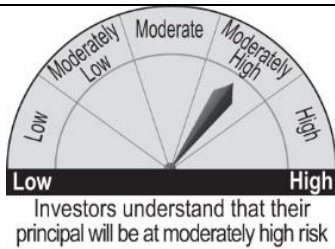


**SCHEME INFORMATION DOCUMENT**  
**ICICI Prudential Long Term Wealth Enhancement Fund**  
**(A Close Ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit)**

<b>This product is suitable for investors who are seeking*:</b>	<b>Riskometer</b>
<ul style="list-style-type: none"> <li>• Long term wealth creation</li> <li>• A Close Ended Equity Linked Savings Scheme (ELSS) with a statutory lock in of 3 years and tax benefit.</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

Offer of Units of Rs. 10 each during the New Fund Offer only.

<b>New Fund Offer opens</b>	<b>New Fund Offer closes</b>
December 22, 2017	March 21, 2018

Being a close ended scheme, the Scheme will not reopen for subscriptions. Tenure of the Scheme will be for Ten Years from the date of allotment of units. However, redemption of units will be allowed after a three year lock-in period from the date of allotment of Units.

Name of Mutual Fund : **ICICI Prudential Mutual Fund**

Name of Asset Management Company : **ICICI Prudential Asset Management Company Limited**  
**Corporate Identity Number** : U99999DL1993PLC054135

**INVESTMENT MANAGER**  
**ICICI Prudential Asset Management Company Limited**

<b>Registered Office:</b> 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi – 110 001 www.icicipruamc.com	<b>Corporate Office:</b> One BKC 13th Floor, Bandra Kurla Complex, Mumbai - 400051.	<b>Central Service Office:</b> 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai – 400 063 website:www.icicipruamc.com, email id: enquiry@icicipruamc.com
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**Name of the Trustee Company - ICICI Prudential Trust Limited**  
**Corporate Identity Number:** U74899DL1993PLC054134  
Registered Office: 12<sup>th</sup> floor, Narain Manzil 23, Barakhamba, New Delhi – 110001.

The particulars of ICICI Prudential Long Term Wealth Enhancement Fund (the Scheme) have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (hereinafter referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

This Scheme Information Document is prepared in accordance with the guidelines for Equity Linked Savings Scheme, 2005 as notified by Ministry of Finance (Department of Economic Affairs) vide notification dated November 03, 2005 and as amended from time to time.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of ICICI Prudential Mutual Fund, Tax and Legal issues and general information on [www.icicipruamc.com](http://www.icicipruamc.com)

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

**This Scheme Information Document is dated December 12, 2017**

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## ABBREVIATIONS

Abbreviations	Particulars
AMC	Asset Management Company or Investment Manager
AMFI	Association of Mutual Funds in India
AML	Anti Money Laundering
ASBA	Applications Supported by Blocked Amount
CAMS	Computer Age Management Services Private Limited
CDSL	Central Depository Services (India) Limited
CBLO	Collateralised Borrowing and Lending Obligations
DP	Depository Participant
ELSS	Equity Linked Savings Scheme
MFSS	Mutual Fund Service System
NAV	Net Asset Value
NFO	New Fund Offer
NRI	Non-Resident Indian
QFI	Qualified Foreign Investor
SAI	Statement of Additional Information
SID	Scheme Information Document
RBI	Reserve Bank of India
SEBI or the Board	Securities and Exchange Board of India
The Fund or The Mutual Fund	ICICI Prudential Mutual Fund
The Trustee	ICICI Prudential Trust Limited
FPI	Foreign Portfolio Investor
ICICI Bank	ICICI Bank Limited
IMA	Investment Management Agreement
The Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
The Scheme	ICICI Prudential Long Term Wealth Enhancement Fund
ISIN	International Securities Identification Number

## INTERPRETATION

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to "US\$" refer to United States Dollars and "Rs./INR/ ₹" refer to Indian Rupees. A "Crore" means "ten million" and a "Lakh" means a "hundred thousand".
- Words not defined here has the same meaning as defined in " The Regulations"

## HIGHLIGHTS/SUMMARY OF THE SCHEME –

### INVESTMENT OBJECTIVE:

The Scheme is a ten year close ended equity linked savings scheme that seeks to generate long-term capital appreciation to unit-holders from a portfolio that is invested predominantly in equity and equity related securities of large capitalization companies and emerging mid cap companies along with income tax benefit.

However, there can be no assurance that the investment objective of the Scheme will be realized.

### LIQUIDITY:

#### Repurchase facility

Since the Scheme is a close ended equity linked savings scheme, Units under the Scheme will be subject to lock-in period of three years from the date of allotment of units. Redemption / switch-out requests will be allowed on every business day at NAV based prices, post-completion of lock-in period.

### BENCHMARK:

The performance of the Scheme would be benchmarked against Nifty LargeMidcap 250 Index.

It includes all companies from NIFTY 100 and NIFTY Midcap 150. It intends to measure performance of the large and mid-market capitalisation companies.

NIFTY broad based indices are reviewed twice every year based on six month data ending January 31 and July 31. Eligibility criteria for newly listed security is checked based on the data for a three-month period instead of a six-month period.

The replacement of stocks in broad market indices (if any) are generally implemented from the first working day after F&O expiry of March and September. In case of any replacement in the index, a four weeks' prior notice is given to the market participants.

At the time of index reconstitution, a company which has undergone a scheme of arrangement for corporate event such as spin-off, capital restructuring etc. would be considered eligible for inclusion in the index if as on the cut-off date for sourcing data of preceding six months for index reconstitution, a company has completed three calendar months of trading period after the stock has traded on ex. basis subject to fulfilment of all eligibility criteria for inclusion in the index.

#### Eligible Securities:

All equity shares listed on the NSE are eligible for inclusion in the NIFTY indices. Convertible stock, bonds, warrants, rights, and preferred stock that provide a guaranteed fixed return are not eligible for inclusion in the NIFTY indices.

#### Differential Voting Rights:

Equity securities with Differential Voting Rights (DVR) are eligible for inclusion in the index subject to fulfilment of criteria given below:

- Market capitalisation criteria is measured at a company level by aggregating the market capitalisation of individual class of security meeting the liquidity criteria for the respective index.
- Free float of DVR equity class share should be at least 10% of free-float market capitalization of the company (voting equity class share and DVR equity class share) and 100% free-float market capitalization of last security in respective index
- It should meet liquidity criteria applicable for the respective index.

- Upon inclusion of DVRs in index, the index may not have fixed number of securities. For example, if DVR of an existing NIFTY 50 constituent is included in NIFTY 50, the NIFTY index will have 51 securities but continue to have 50 companies.
- It is possible that the DVR is eligible for inclusion in the index whereas the full voting rights security class is ineligible. In such scenario, the DVRs shall be included in the index irrespective of whether full voting rights share class is part of index.

#### Index Construction:

The NIFTY indices are computed using a float-adjusted market capitalization weighted methodology. The methodology also takes into account constituent changes in the index and corporate actions such as stock splits, rights issuance, etc., without affecting the index value.

The Trustees reserve the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.

#### TRANSPARENCY/NAV DISCLOSURE:

As per the ELSS Guidelines, the Mutual Fund shall announce repurchase price one year after the date of allotment of the units and thereafter on a half-yearly basis. After a period of three years from the date of allotment of units, when the repurchase of units is to commence, the Mutual Fund shall announce repurchase price on every business day.

(Please note that the word “repurchase” referred above is with respect to the Scheme and not the investor. For investor it will be the “redemption price”).

The AMC will calculate and disclose the first NAV within 5 Business Days from the date of allotment. Subsequently, the NAV will be calculated and disclosed by 9.00 p.m. on every Business Day. NAV shall be published at least in two daily newspapers having circulation all over India. The Mutual Fund shall disclose the full portfolio of the Scheme atleast on a half-yearly basis on the website of AMC and AMFI. The AMC shall also disclose portfolio of all the Schemes on the AMC website i.e. [www.icicipruamc.com](http://www.icicipruamc.com) alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. Since the Scheme is a new scheme, Top 10 holdings and sector wise exposure are not available.

AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and mutual fund website ([www.icicipruamc.com](http://www.icicipruamc.com)) by 9:00 p.m. every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

#### LOADS:

<b>Entry Load</b>	<b>Not Applicable.</b> In terms of circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, SEBI has notified that w.e.f. August 01, 2009 there will be no entry load charged to the Schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor
<b>Exit Load</b>	<b>Nil.</b> Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure with prospective effect subject to maximum exit load prescribed under the Regulations.

#### MINIMUM APPLICATION AMOUNT

Minimum application amount	Rs. 500/- and in multiples of Rs. 500/- thereafter
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Minimum application amount is applicable for switch-ins made during the New Fund Offer period as well.

**PLEDGE OF UNTIS FOR LOANS:**

Units issued under the Scheme can be assigned / pledged / transferred only after three years of its issue.

Units can be pledged by the Unitholders as security for raising loans subject to the conditions of lending institution. The Registrar will take note of such pledge / charge in its records.

**MATURITY**

Tenure of the Scheme will be for ten years from the date of allotment of Units. Units of the Scheme shall be fully redeemed/ switched-out at the end of the maturity period.

On maturity of the Scheme, the outstanding Units shall either be redeemed and proceeds will be paid to the Unitholder or will be switched-out to any existing open ended scheme of the Mutual Fund in the respective options, as opted by the unitholder, as the case may be. If the investor does not select any of the aforesaid options then the units of the Scheme will be redeemed by default. The switch-in in the scheme will be subject to applicable cut-off timing provisions.

The switch option/facility as mentioned above shall not be applicable for Units held in demat form. Maturity proceeds would be payable to investors as per the bank details provided in beneficiary position details received from depositories, in case of units held in demat form.

If the maturity date falls on a non-business day, the immediately following business day will be considered as the maturity date for the Scheme.

**MATURITY PROCEEDS TO NRI INVESTORS:**

NRI investors shall submit Foreign Inward Remittance Certificate (FIRC), along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds on maturity. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/Registrar/Scheme shall not be liable for any delay in paying redemption proceeds.

In case of non-submission of the aforesaid documents the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC / Mutual Fund / Registrar.

**PLANS/OPTIONS**

<b>Plans</b>	ICICI Prudential Long Term Wealth Enhancement Fund; and ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		
<b>Default Plan (if no plan selected)</b>	ARN Code mentioned / not mentioned by the investor	Plan mentioned by the investor	Default Plan
	Not mentioned	Not mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan
	Not mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan
	Not mentioned	ICICI Prudential Long Term Wealth Enhancement Fund	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan

	Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan
	Direct	Not Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan
	Direct	ICICI Prudential Long Term Wealth Enhancement Fund	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan
	Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund	ICICI Prudential Long Term Wealth Enhancement Fund
	Mentioned	Not Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund
<b>Options/ sub-options</b>	Growth Option and Dividend Option with only Dividend Payout sub-option		
<b>Default Option</b>	Growth Option		

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under ICICI Prudential Long Term Wealth Enhancement Fund. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under ICICI Prudential Long Term Wealth Enhancement Fund - Direct Plan from the date of application without any exit load.

The Scheme will have tenure of Ten Years from the date of allotment of Units.

All the Plans and Options under the Scheme will have common portfolio.

ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund.

Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may declare dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

The Trustee reserves the right to introduce/ alter/ extinguish any of the option at a later date.

## REPATRIATION

Repatriation benefits would be available to NRIs/PIOs/FIIs, subject to applicable Regulations notified by Reserve Bank of India from time to time. Repatriation of these benefits will be subject to applicable deductions in respect of levies and taxes as may be applicable in present or in future.

## ELIGIBILITY FOR TRUSTS

Religious and Charitable Trusts are eligible to invest in the Scheme, if the provisions of the respective constitution under which they are established permits to invest, under the Scheme



under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962.

## I. INTRODUCTION

### A. RISK FACTORS

#### Standard Risk Factors:

- Investment in Mutual Fund Units involve investment risks such as trading volumes, settlement risks, liquidity risks, default risks, including the possible loss of principal.
- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- As with any securities investment, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets.
- Past performance of the Sponsors, AMC/Fund does not indicate the future performance of the Schemes of the Fund.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the contribution of an amount of Rs 22.2 lakhs collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors.
- The present scheme is not a guaranteed or assured return scheme.
- ICICI Prudential Long Term Wealth Enhancement Fund is the name of the Scheme and do not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- ICICI Prudential Long Term Wealth Enhancement Fund is a close ended equity linked savings scheme.
- The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
- The liquidity of the Scheme's investments is inherently restricted by trading volumes.
- Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Schemes. The various factors which impact the value of the Scheme's investments include, but are not limited to, fluctuations to the equity markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- The past performance of the mutual funds managed by the Sponsors and their affiliates/associates is not indicative of the future performance of the Schemes.
- Investment decisions made by the AMC may not always be profitable.
- From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in any or all the Schemes. The funds managed by these affiliates, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Further, as per SEBI (Mutual Fund) Regulations, 1996, in case the AMC invests in any of the Schemes managed by it, it shall not be entitled to charge any fees on such investments.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Investors may note that AMC/Fund Manager's investment decisions may not be always profitable as the actual market movement may be at variance with the anticipated trend. The Scheme proposes to invest substantially in equity and equity related securities. The Scheme will, to a lesser extent, also invest in debt & money market instruments. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for debt & money market instruments would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.

## **Scheme Specific Risk Factors**

### **Risks associated with investing in Equity linked savings schemes:**

- a. The Trustees, AMC, the Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the Scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.
- b. Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.
- c. The tax benefits described in the SAI & SID are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holder is advised to consult his/her/its own professional tax advisor.
- d. Investment in ELSS is subject to lock-in period of three years. During this period investors will not be able to redeem their units. To this extent the liquidity for the investor is restricted and this may restrict exit at opportune moments.
- e. ICICI Prudential Long Term Wealth Enhancement Fund would be investing in Equities & equity related instruments, debt and money market instruments as permitted by SEBI and RBI from time to time. The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests after completion of the lock in period, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.
- f. As per ELSS guidelines, a plan operated by Mutual Fund would be terminated at the close of the 10<sup>th</sup> year from the year in which the allotment of units is made under the Plan.  
If ninety percent or more of the units under any plan are repurchased before completion of ten year, the Unit Trust and Mutual Fund may at their discretion, terminate that plan even before the stipulated period of ten years; and redeem the outstanding units at the final repurchase price to be fixed by them.

In general, investment in the scheme may be affected by risks associated with equities and fixed income securities.

### **Risk associated with close ended Schemes:**

A close ended Scheme endeavors to achieve the desired returns only at the scheduled maturity of the Scheme. Although the securities in the portfolio will have high market liquidity, there is a possibility that market liquidity could get impacted on account of company/sector/general market related events and there could be a price impact at maturity while liquidating the portfolio. Hence, Unit Holders may not get the desired returns.

### **Investing in Equities**

Investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by

actively investing in equity securities and utilising debt and money market instruments as a defensive investment strategy. At times churning of portfolios may lead to substantial losses due to subsequent adverse developments in the capital markets or unfavourable market movements. In view of the same, there can be no assurance that the investment objective of the Scheme will be realised.

While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general.

The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Governments, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, total return and/or its ability to meet its objectives.

#### **Risk associated with Investing in debt & money market instruments**

- **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest
- **Liquidity risk:** The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio

#### **Risks associated with investing in CBLOs/ Government Securities:**

- a. CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall".
- b. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members.
- c. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

However, it may be noted that a member shall have the right to submit resignation from the membership of the CBLO/Security segment if it has taken a loss through replenishment of

its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower.

**Risks attached with the use of derivatives:**

The Scheme will not have any exposure to derivatives.

**Risks associated with investing in securitised debt:**

The Scheme will not have any exposure to Securitised Debt.

**Risks associated with investing in ADR/ GDR/ Foreign securities:**

The Scheme will not have any exposure to ADRs/GDRs/Foreign Securities.

**Risks associated with Securities Lending and Short Selling:**

The Scheme will not engage in any 'Securities Lending' or 'Short Selling' activity.

**RISK MANAGEMENT STRATEGIES**

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in equity and debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in equity and debt Securities designed risk management strategies, which are embedded in the investment process to manage such risks.

Risk and Description	Risk mitigants / management strategy
<b>Risks associated with Equity investments</b>	
<p><b>Market Risk</b> The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme</p>	<p>Market risk is a risk which is inherent to an equity scheme. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. The NAV of the Scheme is vulnerable to movements in the prices of securities invested by the Scheme, due to various market related factors like changes in the general market conditions, factors and forces, affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures. The Scheme will undertake active portfolio management as per the investment objective to reduce the market risk.</p>
<p><b>Liquidity Risk</b> The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.</p>	<p>The liquidity of stocks that the fund invests into could be relatively low. The Fund is a Close Ended Fund and as such daily liquidity requirements are inherently not present. The fund will try to maintain a proper asset-liability match to ensure redemption / maturity payments are made on time and not affected by illiquidity of</p>

	the underlying stocks.
<b>Concentration Risk</b> Concentration risk represents the probability of loss arising from heavily lopsided exposure to a particular group of sectors or securities.	The Scheme will try and mitigate this risk by investing in large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.

<b>Risks associated Debt investments</b>	
<b>Risks and description</b>	<b>Risk mitigation strategy</b>
<b>Market Risk/ Interest Rate Risk</b> As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.	The scheme will undertake the active portfolio management as per the investment objective to reduce the market risk. In a rising interest rates scenario the scheme will increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.
<b>Liquidity or Marketability Risk</b> This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).	The Scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.  Liquidity risk is today characteristic of the Indian fixed income market. The Scheme will however, endeavor to minimize liquidity risk by investing in securities having a liquid market.
<b>Credit Risk</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.

**Reinvestment Risk**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.

**B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days of the date of closure of the New Fund Offer.

**C. SPECIAL CONSIDERATIONS, if any**

Investors are urged to study the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference.

- **Investors in the Scheme are not being offered any guaranteed returns.**
- **Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units.**

**Termination of the Plan as per ELSS Guidelines:**

- a) A Plan operated by the Fund would be terminated at the close of the 10th year from the year in which the allotment of units is made under the scheme.
- b) If ninety per cent or more of the units under any plan are repurchased before completion of ten years, the Fund may at its discretion, terminate that plan even before the stipulated period of ten years; and redeem the outstanding units at the final repurchase price to be fixed by the Fund.

**D. DEFINITIONS –**

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

<b>Applicable NAV for purchase</b>	Being a Close-ended Scheme, units of the Scheme can be purchased during New Fund Offer period only. The units will be issued in respect of valid applications received upto the closure of business hours of the last day of New Fund Offer Period alongwith a local cheque or a demand draft payable at par at the place where the application is received.
<b>Applicable NAV for redemption / switch out</b>	In respect of valid applications received upto the cut-off time by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.
<b>Applications Supported by Blocked Amount or ASBA</b>	An application containing an authorization given by the investor to block the Amount" or "ASBA" application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be

	debited from his specified bank account only if his/her application is selected for allotment of Units.
<b>Asset Management Company or AMC or Investment Manager</b>	ICICI Prudential Asset Management Company Ltd., the Asset Management Company incorporated under the Companies Act, 1956, and registered with SEBI to act as an Investment Manager for the schemes of ICICI Prudential Mutual Fund.
<b>ARN Code</b>	(AMFI Registration Number) Broker Code or Distributor Code
<b>Business Day / Working Day</b>	A day other than (1) Saturday and Sunday or (2) a day on which the BSE and National Stock Exchange are closed whether or not the Banks in Mumbai are open. (3) a day on which the Sale and Redemption of Units is suspended by the Trustee/AMC. (4) a day on which normal business cannot be transacted due to storms, floods, natural calamities, bandhs, strikes or such other events as the AMC may specify from time to time.  However, the trustees reserve the right to declare any day as a non-business day at any of its locations at its sole-discretion.
<b>Custodian</b>	<b>Citibank N.A., HDFC Bank, SBI SG and Deutsche Bank</b> , acting as Custodians of the Scheme, or any other custodian as approved by the Trustee.
<b>Customer Service Centre</b>	The Customer Service Centres as may be designated by the Mutual Fund.
<b>Depository</b>	Depository as defined in the Depositories Act, 1996.
<b>ELSS Guidelines</b>	Equity Linked Savings Scheme, 2005 as notified by Central Government of India and amendments issued from time to time.
<b>Entry Load/Purchase Load</b>	Load on Purchase of Units.
<b>Exit Load / Redemption Load</b>	Load on Redemption/Repurchase of Units.
<b>Foreign Portfolio Investor</b>	"Foreign portfolio investor" means a person who satisfies the eligibility criteria prescribed under regulation 4 of the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. Any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
<b>ICICI Bank</b>	ICICI Bank Limited.
<b>ICICI Prudential Long Term Wealth Enhancement Fund</b>	ICICI Prudential Long Term Wealth Enhancement Fund and plans/options there under.
<b>Investment Management Agreement</b>	The Agreement dated September 3, 1993 entered into between ICICI Prudential Trust Limited and ICICI Prudential Asset Management Company Limited as amended from time to time.
<b>Money Market Instruments</b>	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time.
<b>NAV</b>	Net Asset Value of the Units of the Scheme, calculated on every Business Day in the manner provided in this Scheme Information Document or as may be prescribed by Regulations from time to time.
<b>NRI</b>	Non-Resident Indian.
<b>Prudential</b>	Prudential plc, of the U.K. and includes, wherever the context so requires, its wholly owned subsidiary Prudential Corporation Holdings Limited.
<b>RBI</b>	Reserve Bank of India, established under the Reserve Bank of India



	Act, 1934, as amended from time to time.
<b>Self Certified Syndicate Bank/ SCSB</b>	Self Certified Syndicate Bank means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a> .
<b>Scheme Information Document</b>	This document issued by ICICI Prudential Mutual Fund, offering Units of ICICI Prudential Long Term Wealth Enhancement Fund.
<b>SEBI</b>	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.
<b>The Fund or Mutual Fund</b>	ICICI Prudential Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882. The Fund is registered with SEBI vide Registration No.MF/003/93/6 dated October 12, 1993 as ICICI Mutual Fund and has obtained approval from SEBI for change in name to Prudential ICICI Mutual Fund vide SEBI's letter dated April 16, 1998. The change of name of the Mutual Fund to ICICI Prudential Mutual Fund was approved by SEBI vide Letter No. IMD/PM/90170/07 dated 2 <sup>nd</sup> April 2007.
<b>The Regulations</b>	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time.
<b>The Trustee</b>	ICICI Prudential Trust Limited, a company set up under the Companies Act, 1956, and approved by SEBI to act as the Trustee for the schemes of ICICI Prudential Mutual Fund.
<b>Trust Deed</b>	The Trust Deed dated August 25, 1993 establishing ICICI Mutual Fund (subsequently renamed ICICI Prudential Mutual Fund), as amended from time to time.
<b>Trust Fund</b>	Amounts settled/contributed by the Sponsors towards the corpus of the ICICI Prudential Mutual Fund and additions/accretions thereto.
<b>Unit</b>	The interest of an investor, which consists of, one undivided share in the Net Assets of the Scheme.
<b>Unitholder(s)</b>	A holder of Units in the Scheme of ICICI Prudential Long Term Wealth Enhancement Fund as contained in this Scheme Information Document.
<b>Scheme</b>	ICICI Prudential Long Term Wealth Enhancement Fund launched thereunder including the plans/options offered in this Scheme Information Document.
<b>Words and Expressions used in this Scheme Information Document and not defined</b>	Same meaning as in Regulations.

## **E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

(i) the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Place : Mumbai

Date : November 06, 2017

sd/-

Supriya Sapre

Head – Compliance and Legal

**Note: The aforesaid Due Diligence Certificate dated November 06, 2017 as stated above was submitted to the Securities Exchange Board of India.**

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF THE SCHEME

A close ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit

### B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

#### Investment Objective:

The Scheme is a ten year close ended equity linked savings scheme that seeks generate long-term capital appreciation to unit-holders from a portfolio that is invested predominantly in equity and equity related securities of large capitalization companies and emerging mid cap companies along with income tax benefit.

However, there can be no assurance that the investment objective of the Scheme will be realized.

### C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/ Medium/ Low
Equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies	80%	100%	High
Debt and money market instruments	20%	0%	Low to Medium

- The Scheme can invest in debt / money market instruments, having residual maturity upto the residual maturity of the Scheme.
- The Cumulative Gross Exposure to Equity and Debt Positions will not exceed 100% of the Net Assets of the Scheme.
- In case of any variance from the above asset allocation, the fund manager will carry out portfolio rebalancing within 30 Days. Further, in case the portfolio is not rebalanced within the period of 30 days, justification for the same shall be placed before the investment committee and reasons for the same shall be recorded in writing. The investment committee shall then decide on the course of action.

The Scheme does not intend to undertake/ invest/ engage in:

- Derivatives
- Securitised Debt
- Repos in corporate debt securities
- ADRs/GDRs/Foreign Securities
- Short selling of securities
- Stock lending
- Unrated debt securities

#### Change in Investment Pattern

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions and investment opportunities, applicable regulations and political and economic factors.

In the event of asset allocation falling outside the limits specified in the asset allocation table, the fund manager will rebalance the same within 30 days. Though every endeavor will be made

to achieve the objectives of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objectives of the Scheme will be achieved.

If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

#### **D. WHERE WILL THE SCHEME INVEST?**

Subject to the Regulations and disclosures as made under the Section "How the Scheme will allocate its Assets", the corpus of the Scheme can be invested in any (but not exclusive) of the following securities/ instruments:

- Equities: - Equity Share is a security that represents ownership interest in a company;
- Cumulative convertible preference shares – Cumulative Convertible Preference Share are a type of preference shares where the dividend payable on the same accumulates, if not paid. After a specified date, these shares will be converted into equity capital of the company.
- Convertible debentures / bonds of companies - Debenture / bonds of the Companies which can be converted into stock at the option of the holder and/or the issuer at a specified date in the future
- Money market instruments include Commercial Paper, Commercial Bills, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, Collateralised Borrowing & Lending Obligation (CBLO), Government securities having an unexpired maturity of less than 1 year, alternate to Call or notice money, Usance Bills and any other such short-term instruments as may be allowed under the Regulations prevailing from time to time. A brief narration of the various money market instruments are as under:
  - a) Commercial Paper (CP) - CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all -India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity;
  - b) Certificate of Deposit (CD) - CD is a negotiable money market instrument issued by scheduled commercial banks and select All India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is one year to 3 years from the date of issue.
  - c) Treasury Bill (T-Bill) - T-Bills are issued by the Government of India to meet their short term borrowing requirements. T - Bills are issued for maturities of 14 days, 91 days, 182 days and 364 days.
  - d) Collateralized Borrowing and Lending Obligations (CBLO) - CBLO is a money market instrument that enables entities to borrow and lend against sovereign collateral security. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government securities including T-bills are eligible securities that can be used as collateral for borrowing through CBLO.
  - e) Repo - Repo is a money market instrument, which enables collateralised short term borrowing and lending through sale/purchase operations in debt instruments. Repo or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase back or sell back the same security at a mutually decided future date and price. The difference between the sale and

repurchase price of the securities is the implicit interest rate for the borrowing/lending.

Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

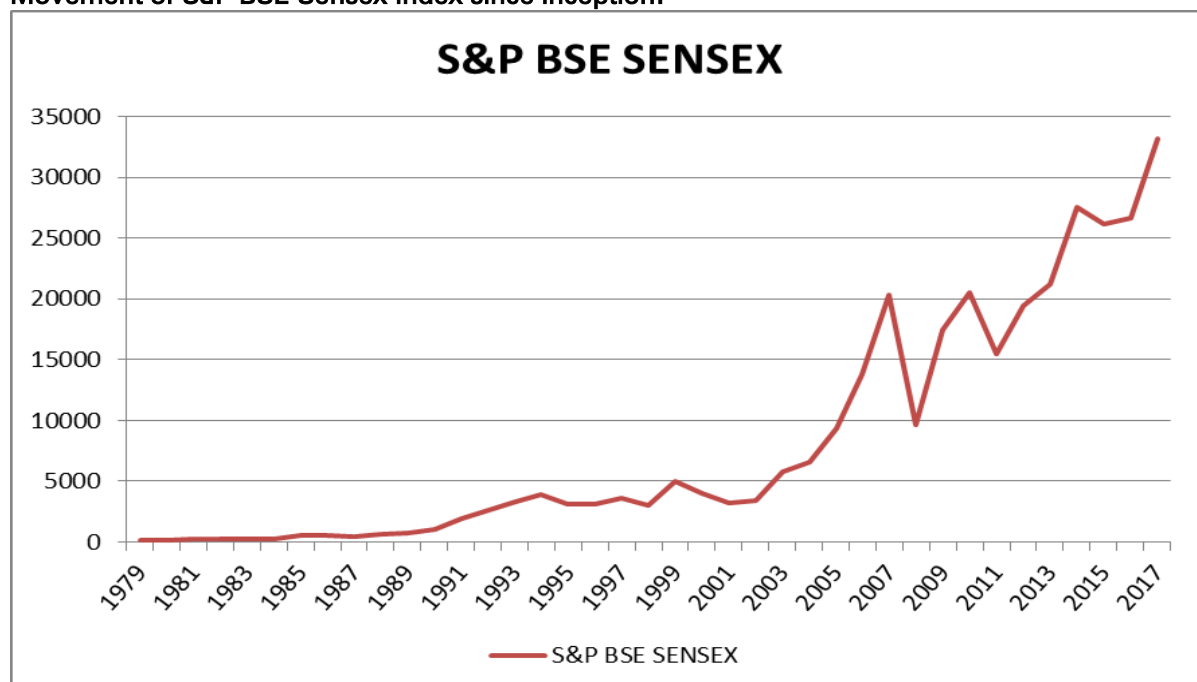
### POSITION OF EQUITY MARKET IN INDIA

The Indian stock market is one of the world's largest stock markets on the basis of investor base and has a collective pool of about 27 million investor accounts.

There are two leading stock exchanges in India, i.e. BSE Limited (BSE) and National Stock Exchange of India Limited (NSE). BSE was established in 1875 and is the oldest stock exchange in Asia. NSE, a more recent establishment which came into existence in 1992, is the largest and most advanced stock market in India and is also one of the biggest stock exchanges in Asia in terms of transactions. NSE's flagship index, NIFTY 50, is used extensively by investors in India and around the world to take exposure to the Indian equities market.

BSE has a large number of scrips which are listed. The Indian stock market scene really picked up after the opening up of the economy in the early nineties. NSE changed the way the Indian markets function, in the early nineties, by replacing floor based trading with nationwide screen based electronic trading, which took trading to the doorstep of the investor. NSE was mainly set up to bring in transparency in the markets. Instead of trading membership being confined to a group of brokers, NSE ensured that anyone who was qualified, experienced and met minimum financial requirements was allowed to trade. The price information which could earlier be accessed only by a handful of people could now be seen by a client in a remote location with the same ease. The paper based settlement was replaced by electronic depository based accounts and settlement of trades was always done on time. One of the most critical changes was that a robust risk management system was set in place, so that settlement guarantees could protect investors against broker defaults. The corporate governance rules were gradually put in place which initiated the process of bringing the listed companies at a uniform level.

#### Movement of S&P BSE Sensex Index since inception:\*



\*Source for the chart is [www.bseindia.com](http://www.bseindia.com) and the data is as on November 30, 2017

## POSITION OF DEBT MARKET IN INDIA

Indian debt markets, in the early nineties, were characterised by controls on pricing of assets, segmentation of markets and barriers to entry, low levels of liquidity, limited number of players, near lack of transparency, and high transactions cost. Financial reforms have significantly changed the Indian debt markets for the better. Most debt instruments are now priced freely on the markets; trading mechanisms have been altered to provide for higher levels of transparency, higher liquidity, and lower transactions costs; new participants have entered the markets, broad basing the types of players in the markets; methods of security issuance, and innovation in the structure of instruments have taken place; and there has been a significant improvement in the dissemination of market information. There are three main segments in the debt markets in India, viz., Government Securities, Public Sector Units (PSU) bonds, and corporate securities. A bulk of the debt market consists of Government Securities. Other instruments available currently include Corporate Debentures, Bonds issued by Financial Institutions, Commercial Paper, Certificates of Deposits and Securitized Debt. Securities in the Debt market typically vary based on their tenure and rating. Government Securities have tenures from one year to thirty years whereas the maturity period of the Corporate Debt now goes upto sixty years and more (perpetual). Perpetual bonds are now issued by banks as well. Securities may be both listed and unlisted and there is increasing trend of securities of maturities of over one year being listed by issuers. While in the corporate bond market, deals are conducted over telephone and are entered on principal-to-principal basis, due to the introduction of the Reserve Bank of India's NDS- Order Matching system a significant proportion of the government securities market is trading on the new system.

The yields and liquidity on various securities as on November 30, 2017 are as under:

Issuer	Instrument	Maturity	Yields (%)	Liquidity
GOI	Treasury Bill	91 days	6.12%	High
GOI	Treasury Bill	364 days	6.27%	High
GOI	Short Dated	1-3 Yrs	6.20%-6.58%	High
GOI	Medium Dated	3-5 Yrs	6.58%-6.90%	High
GOI	Long Dated	5-10 Yrs	6.90%-7.06%	High
Corporates	Taxable Bonds (AAA)	1-3 Yrs	7.08%-7.30%	Medium
Corporates	Taxable Bonds (AAA)	3-5 Yrs	7.30%- 7.45%	Low to medium
Corporates	CDs (A1+)	3 months	6.22%	Medium to High
Corporates	CPs (A1+)	3 months	6.80%	Medium to High

### E. WHAT ARE THE INVESTMENT STRATEGIES?

ICICI Prudential Long Term Wealth Enhancement Fund is a diversified equity scheme. The Scheme will invest into equity stock of companies listed in India. The investment strategy is split into three parts;

#### 1. Asset Allocation:

The Scheme will invest a portion of its assets into large caps, midcaps and small caps. The proportion of the exposure to each capitalisation will depend on the following factors:

- Liquidity of stocks under each capitalisation range (e.g. Large caps are more liquid than midcaps and midcaps are more liquid than small caps)
- Trading volumes
- Market scenario - It is observed in the past that, in falling markets, large caps fall lesser (in % terms) than midcaps & small caps. It is also observed that, in rising markets, midcaps outperform (in % terms) large caps.

#### 2. Top down approach:

The top down approach helps identifying sectors where the portfolio should take exposure. The portion of exposure to each sector (vis-a-vis benchmark) depends on the following parameters:

- Macroeconomic view
- Policy changes
- Global trends
- Relative valuation of each sectors vis-a-vis other sector
- Risk premium (Risk-reward ratio)

### 3. Bottom-up approach:

The bottom-up approach helps identifying stocks where the portfolio should take exposure. The portion of exposure to each stock (vis-a-vis benchmark and within the sector) depends on the following parameters:

- Relative valuation of each stock vis-a-vis other stock within the sector or broader market
- Management quality
- Business fundamentals
- Risks associated with business
- Ratios (PE, PB etc)

Since ICICI Prudential Long Term Wealth Enhancement Fund follows a long term equity strategy, the portfolio would be constructed using combination of all the above segments (Asset allocation, Top-Down approach and Bottom-Up approach).

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the prior approval of the Board of the AMC/Trustee.

As per Equity Linked Savings Scheme, 2005 notification no. 226/2005 dated November 03, 2005, the investments of the Scheme will be made as under:

- a) The funds collected under a plan shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may also be made in partly convertible issues of debentures and bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures so acquired or subscribed, shall be disinvested within a period of twelve months.
- b) It shall be ensured that funds of a plan shall remain invested to the extent of at least eighty per cent in securities specified in clause (a). The Unit Trust and Mutual Fund shall strive to invest their funds in the manner stated above within a period of six months from the date of closure of the plan in every year. In exceptional circumstances, this requirement may be dispensed with by the Unit Trust or the Fund, in order that the interests of the assessee are protected.
- c) Pending investment of funds of a plan in the required manner, the Unit Trust and Mutual Fund may invest the funds in short-term money market instruments or other liquid instruments or both. After three years of the date of allotment of the units, the Unit Trust or Mutual Fund may hold up to twenty per cent of net assets of the plan in short-term money market instruments and other liquid instruments to enable them to redeem investment of those unit holders who would seek to tender the units for repurchase.

### Portfolio Turnover

Portfolio turnover is defined as the lower of purchases and sales divided by the average assets under management of the Scheme during a specified period of time.

The AMC's portfolio management style is conducive to a low portfolio turnover rate. However, the AMC will take advantage of the opportunities that present themselves from time to time

because of the inefficiencies in the securities markets. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

#### **Procedure followed for Investment decisions**

- a. The Fund Manager of each scheme is responsible for making buy/sell decisions in respect of the securities in the respective scheme portfolios, subject to final approval by the Chief Investment Officer – Equity/ Head – Fixed Income. The investment decisions are made and approved on daily basis keeping in view the market conditions and all relevant aspects.
- b. The AMC has an Internal Investment Committee comprising the Chief Executive Officer and Managing Director, the Chief Investment Officer (CIO) - Fixed Income, the CIO - Equity and Fixed Income, Head – Research, Fund Managers, Portfolio Managers and Credit Analysts who meet at periodic intervals. The Investment Committee, at its meetings, reviews the performance of the Plans and general market outlook and formulates broad investment strategy. The Managing Director attends the meeting at his discretion.
- c. The Chief Investment Officer, who chairs the Investment Committee Meetings, guides the deliberations at Investment Committee. He, on an ongoing basis, reviews the portfolios of the schemes and gives directions to the respective fund managers, where considered necessary. It is the ultimate responsibility of the Chief Investment Officer to ensure that the investments are made as per the internal/Regulatory guidelines, Scheme investment objectives and in the best interest of the unitholders of the respective schemes.
- d. Periodic presentations will be made to the Board of AMC to review the performance of the schemes.
- e. The Scheme is benchmarked against Nifty LargeMidcap 250 Index, which may be changed in future, if a benchmark better suited to the investment objective of the Scheme is available. The Trustee reserves right to change the benchmark for performance of any of the Schemes/ Plans by suitable notification to the investors to this effect.
- f. The Managing Director and Chief Executive Officer brings to the notice of the Board specific factors, if any, which are impacting the performance of any individual scheme. The Board on consideration of all relevant factors may, if necessary, give directions to the AMC. Similarly, the performance of the schemes is submitted to the Trustees. The Managing Director and Chief Executive Officer explains to the Trustees the details on Schemes' performance vis-à-vis the benchmark returns.
- g. The AMC has been recording investment decisions since the receipt of instructions from SEBI, in terms of SEBI's circular no. MFD/CIR/6/73/2000 dated July 27, 2000.
- h. The Managing Director and Chief Executive Officer of the AMC shall ensure that the mutual fund complies with all the provisions of SEBI (Mutual Fund) Regulations, 1996, as amended from time to time, including all guidelines, circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the mutual fund.
- i. The Fund managers shall ensure that the funds of the Scheme/schemes are invested to achieve the investment objectives of the schemes and in the interest of the Unit holders.

#### **F: FUNDAMENTAL ATTRIBUTES**

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

##### **(A) Type of a scheme**

Kindly refer 'INFORMATION ABOUT THE SCHEME' para.



(B) (i) **Investment Objective:** Kindly refer 'INFORMATION ABOUT THE SCHEME' para.

(ii) **Investment Pattern:** Kindly refer to section on "HOW WILL THE SCHEME ALLOCATE ITS ASSETS?"

(iii) **Terms of Issue**

a] **Liquidity provisions such as listing, repurchase, redemption:** Units under the Scheme will not be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any Stock Exchange(s) without any change in the Fundamental attribute.

Units under the Scheme will be subject to lock-in period of three years from the date of allotment. Redemption requests will be allowed on every business day at NAV based prices, post-completion of lock-in period. For further details on repurchase/redemption of units, please refer to 'REDEMPTION OF UNITS' under 'ONGOING OFFER DETAILS' of this SID.

b] **Aggregate fees and expenses charged to the Scheme:** The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Fees and Expenses" in this SID.

c] **Any safety net or guarantee provided:** The present scheme is not a guaranteed or assured return scheme

#### **Changes in Fundamental Attributes**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the AMC is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

#### **G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The performance of the Scheme would be benchmarked against Nifty LargeMidcap 250 Index.

It includes all companies from NIFTY 100 and NIFTY Midcap 150. It intends to measure performance of the large and mid-market capitalisation companies.

NIFTY broad based indices are reviewed twice every year based on six month data ending January 31 and July 31. Eligibility criteria for newly listed security is checked based on the data for a three-month period instead of a six-month period.

The replacement of stocks in broad market indices (if any) are generally implemented from the first working day after F&O expiry of March and September. In case of any replacement in the index, a four weeks' prior notice is given to the market participants.

At the time of index reconstitution, a company which has undergone a scheme of arrangement for corporate event such as spin-off, capital restructuring etc. would be considered eligible for inclusion in the index if as on the cut-off date for sourcing data of preceding six months for index reconstitution, a company has completed three calendar months of trading period after

the stock has traded on ex. basis subject to fulfilment of all eligibility criteria for inclusion in the index.

#### **Eligible Securities:**

All equity shares listed on the NSE are eligible for inclusion in the NIFTY indices. Convertible stock, bonds, warrants, rights, and preferred stock that provide a guaranteed fixed return are not eligible for inclusion in the NIFTY indices.

#### **Differential Voting Rights:**

Equity securities with Differential Voting Rights (DVR) are eligible for inclusion in the index subject to fulfilment of criteria given below:

- Market capitalisation criteria is measured at a company level by aggregating the market capitalisation of individual class of security meeting the liquidity criteria for the respective index.
- Free float of DVR equity class share should be at least 10% of free-float market capitalization of the company (voting equity class share and DVR equity class share) and 100% free-float market capitalization of last security in respective index
- It should meet liquidity criteria applicable for the respective index.
- Upon inclusion of DVRs in index, the index may not have fixed number of securities. For example, if DVR of an existing NIFTY 50 constituent is included in NIFTY 50, the NIFTY index will have 51 securities but continue to have 50 companies.
- It is possible that the DVR is eligible for inclusion in the index whereas the full voting rights security class is ineligible. In such scenario, the DVRs shall be included in the index irrespective of whether full voting rights share class is part of index.

#### **Index Construction:**

The NIFTY indices are computed using a float-adjusted market capitalization weighted methodology. The methodology also takes into account constituent changes in the index and corporate actions such as stock splits, rights issuance, etc., without affecting the index value.

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.

#### **H. WHO MANAGES THE SCHEME?**

The investments under the Scheme will be managed by Mr. Sankaran Naren and Mr. Rajat Chandak, whose qualifications and experience are as under. Since the scheme is a new scheme, tenure of the fund manager is not available.

<b>Name of the Fund Manager</b>	<b>Qualification</b>	<b>Experience</b>	<b>Other schemes managed</b>
Mr. Sankaran Naren	51 years, B.Tech from IIT Chennai and PGDM from IIM Kolkata	<p>He has over 27 years of experience in Fund Management, Equity Research, Operations etc.</p> <p>He was designated as Co Head – Equities from October, 2004 till February 2008 at ICICI Prudential AMC.</p> <p>He has been designated as Executive Director of ICICI Prudential AMC with effect from April 22, 2016 to till date.</p>	<ul style="list-style-type: none"> <li>• ICICI Prudential Balanced Advantage Fund</li> <li>• ICICI Prudential Balanced Fund</li> <li>• ICICI Prudential Business Cycle Fund - Series 2</li> <li>• ICICI Prudential Business Cycle Fund - Series 3</li> <li>• ICICI Prudential Dynamic Plan</li> <li>• ICICI Prudential Equity Income Fund</li> <li>• ICICI Prudential Exports and Other Services</li> </ul>

Name of the Fund Manager	Qualification	Experience	Other schemes managed
		<p><b>Past Experience:</b></p> <p>~Refco Sify Securities India Pvt. Ltd. As Head of Research from November, 2003 to October, 2004</p> <p>~HDFC Securities Ltd. as Vice President from September, 2000 to March, 2002 and as the Director &amp; COO from March, 2002 to November, 2003</p> <p>~Yoha Securities as CEO from December, 1995 to September, 2000.</p>	<p>Fund</p> <ul style="list-style-type: none"> <li>• ICICI Prudential Focused Bluechip Equity Fund</li> <li>• ICICI Prudential Growth Fund - Series 1</li> <li>• ICICI Prudential Growth Fund - Series 3</li> <li>• ICICI Prudential Growth Fund - Series 7</li> <li>• ICICI Prudential India Recovery Fund – Series 4</li> <li>• ICICI Prudential India Recovery Fund – Series 7</li> <li>• ICICI Prudential Indo Asia Equity Fund</li> <li>• ICICI Prudential Infrastructure Fund</li> <li>• ICICI Prudential R.I.G.H.T Fund</li> <li>• ICICI Prudential Technology Fund</li> <li>• ICICI Prudential Top 100 Fund</li> <li>• ICICI Prudential Value Funds</li> </ul>
Mr. Rajat Chandak	32 Years, B.Com, PGDM (Finance)	He has around 9 years' experience in fund management/ research analysis. He is associated with ICICI Prudential Asset Management Company Limited from May 2008 till date.	<ul style="list-style-type: none"> <li>• ICICI Prudential Child Care Plan (Study Plan)</li> <li>• ICICI Prudential MIP 25</li> <li>• ICICI Prudential Monthly Income Plan</li> <li>• ICICI Prudential Regular Income Fund</li> <li>• ICICI Prudential Balanced Advantage Fund</li> <li>• ICICI Prudential Focused Bluechip Equity Fund</li> <li>• ICICI Prudential India Recovery Fund – Series 4</li> <li>• ICICI Prudential R.I.G.H.T Fund</li> <li>• ICICI Prudential Value Fund – Series 11</li> <li>• ICICI Prudential Value Fund – Series 4</li> <li>• ICICI Prudential Capital Protection Oriented Funds</li> <li>• ICICI Prudential Multiple Yield Funds</li> </ul>

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the Regulations and amendments thereto and subject to the investment pattern of the Scheme, following investment restrictions are presently applicable to the Scheme:

1. The Scheme shall not invest more than 10% of its NAV in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

2. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
  - a) Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - b) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Further the inter scheme transfer of investments shall be in accordance with the provisions contained in clause inter-scheme transfer of investments, contained in Statement of Additional Information.

3. The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the Fund or in the schemes of any other mutual fund.
4. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.
5. The Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard

6. No loans for any purpose can be advanced by the Scheme.
7. No mutual fund scheme shall make any investments in:
  - a. any unlisted security of an associate or group company of the sponsor; or
  - b. any security issued by way of private placement by an associate or group company of the Sponsor; or
  - c. the listed securities of group companies of the Sponsor which is in excess of 25% of the net assets of the scheme of the Mutual Fund.
  - d. Fund of Funds scheme
8. The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. The Mutual Fund/ AMC can however deploy the NFO proceeds in CBLO before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period. The appreciation received from investment in CBLO shall be passed on to investors.

Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in CBLO shall be

returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

9. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and dividend to the Unitholders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
10. In accordance with SEBI Circular no SEBI/IMD/CIR No. 1/91171/07 dated 16th April 2007 and SEBI/IMD/CIR No. 7 / 12959 /08 June 23, 2008, following guidelines shall be followed for parking of funds in short term deposits of Scheduled commercial Banks pending deployment.
  - a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
  - b. Such short term deposits shall be held in the name of the concerned scheme.
  - c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
  - d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - e. Trustees shall ensure that no funds of a scheme may be parked in short term deposit of a bank which has invested in that scheme.

Above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.

- f. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks in case of liquid and debt oriented schemes.
  - g. All funds parked in short term deposit(s) shall be disclosed in half yearly portfolio statements under a separate heading. Details such as name of the bank, amount of funds parked, percentage of NAV may be disclosed.
  - h. Trustees shall certify in the half-yearly reports that the provision of the Regulation pertaining to parking of funds in short term deposits - pending deployment is being complied with at all points of time. Further the AMC shall also certify the same in its bi-monthly compliance test report.
11. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities. Further, all transactions in government securities shall be in dematerialised form.
12. No mutual fund under all its schemes should own more than 10% of any company's paid up capital carrying voting rights.
13. The scheme shall not invest more than 10% of its NAV in the equity shares or equity related instruments of any company.
14. Investment in fixed income segment will be only in those securities which matures on or before the date of maturity of the Scheme.
15. The Scheme shall not invest more than 10% of its Net Asset Value in unlisted equity shares or equity related instruments.

## 16. Group exposure –

- a) The Fund shall ensure that total exposure of the debt scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.
- b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

All investment restrictions shall be applicable at the time of making investment.

The Trustee may alter the above restrictions from time to time to the extent that changes in the Regulations may allow or as deemed fit in the general interest of the Unitholders.

## J. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new Scheme and does not have any performance track record.

## K. ADDITIONAL DISCLOSURES

- i. **SCHEME PORTFOLIO HOLDINGS:** Since the Scheme is a new Scheme, Top 10 Holdings and Sector wise Holdings are not available.
- ii. **SCHEME'S PORTFOLIO TURNOVER RATIO:** Since the Scheme is a new Scheme, Portfolio Turnover Ratio is not available.
- iii. **INVESTMENT DETAILS UNDER THE SCHEME:**

The aggregate investment in the Scheme under the following categories:

- a) AMC's Board of Directors
- b) Scheme's Fund Manager(s) and
- c) Other key managerial personnel

Since the Scheme is a new Scheme, the above Investment Details are not available.

### III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

#### A. NEW FUND OFFER DETAILS

Name of the Scheme	New Fund Offer opens	New Fund Offer closes
ICICI Prudential Long Term Wealth Enhancement Fund	December 22, 2017	March 21, 2018
<p>The AMC reserves the right to extend the New Fund Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be kept open for more than 3 months.</p>		
<p>MICR cheques will be accepted till the end of business hours up to March 19, 2018. Transfer cheques and Real Time Gross Settlement (RTGS) requests will be accepted till the end of business hours up to March 21, 2018. Switch-in requests from equity schemes will be accepted up to March 19, 2018, till the cutoff time applicable for switches. Switch-in requests from non-equity schemes will be accepted up to March 21, 2018, till the cutoff time applicable for switches.</p>		
<p>Switch-in request from ICICI Prudential US Bluechip Equity Fund and ICICI Prudential Global Stable Equity Fund will not be accepted.</p>		
<p><b>New Fund Offer Price:</b>  This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>The corpus of the Scheme will be divided into Units having an initial value of Rs.10 each. Units can be purchased during the New Fund Offer Period only.</p>	
<p><b>Cut-off time for subscriptions (incl. Switch-ins)</b></p>	<p>Being a Close-ended Scheme, units of the Scheme can be purchased during New Fund Offer period only. The units will be issued in respect of valid applications received up to the closure of business hours of the last day of New Fund Offer Period along with a local cheque or a demand draft payable at par at the place where the application is received. Switch ins from any schemes of ICICI Prudential Mutual Fund (except ICICI Prudential US Bluechip Equity Fund and ICICI Prudential Global Stable Equity Fund) would be available only during the NFO.</p>	
<p><b>Minimum Amount for Application</b></p>	<p>Rs. 500/- and in multiples of Rs. 500 thereafter. The minimum application amount applies to switch also.</p>	
<p><b>Minimum Target amount</b> This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within five business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of five working days from the date of closure of the subscription period.</p>	<p>As per SEBI circular dated June 20, 2014, the minimum subscription amount raised by the Scheme at the time of new fund offer shall be at least Rs. 10 crore.</p> <p>Pursuant to the aforesaid circular, during the New Fund Offer period of the Scheme, the Scheme shall raise a minimum subscription amount of Rs. 10 crores.</p>	

<p><b>Maximum Amount to be raised (if any)</b> This is the maximum amount, which can be collected during the NFO period, as decided by the AMC.</p>	<p>There is no Maximum Amount.</p>																																										
<p><b>Plans/ Options</b></p>	<table border="1"> <tr> <td data-bbox="603 320 762 488"><b>Plans</b></td> <td colspan="3" data-bbox="762 320 1362 488">ICICI Prudential Long Term Wealth Enhancement Fund; and ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td data-bbox="603 488 762 1964"><b>Default Plan (if no plan selected)</b></td> <td data-bbox="762 488 900 712">ARN Code mentioned / not mentioned by the investor</td> <td data-bbox="900 488 1107 712">Plan mentioned by the investor</td> <td data-bbox="1107 488 1362 712">Default Plan</td> </tr> <tr> <td></td> <td data-bbox="762 712 900 842">Not mentioned</td> <td data-bbox="900 712 1107 842">Not mentioned</td> <td data-bbox="1107 712 1362 842">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td></td> <td data-bbox="762 842 900 1032">Not mentioned</td> <td data-bbox="900 842 1107 1032">ICICI Prudential Long Term Wealth Enhancement Fund– Direct Plan</td> <td data-bbox="1107 842 1362 1032">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td></td> <td data-bbox="762 1032 900 1193">Not mentioned</td> <td data-bbox="900 1032 1107 1193">ICICI Prudential Long Term Wealth Enhancement Fund</td> <td data-bbox="1107 1032 1362 1193">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td></td> <td data-bbox="762 1193 900 1384">Mentioned</td> <td data-bbox="900 1193 1107 1384">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> <td data-bbox="1107 1193 1362 1384">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td></td> <td data-bbox="762 1384 900 1514">Direct</td> <td data-bbox="900 1384 1107 1514">Not Mentioned</td> <td data-bbox="1107 1384 1362 1514">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td></td> <td data-bbox="762 1514 900 1675">Direct</td> <td data-bbox="900 1514 1107 1675">ICICI Prudential Long Term Wealth Enhancement Fund</td> <td data-bbox="1107 1514 1362 1675">ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan</td> </tr> <tr> <td></td> <td data-bbox="762 1675 900 1836">Mentioned</td> <td data-bbox="900 1675 1107 1836">ICICI Prudential Long Term Wealth Enhancement Fund</td> <td data-bbox="1107 1675 1362 1836">ICICI Prudential Long Term Wealth Enhancement Fund</td> </tr> <tr> <td></td> <td data-bbox="762 1836 900 1964">Mentioned</td> <td data-bbox="900 1836 1107 1964">Not Mentioned</td> <td data-bbox="1107 1836 1362 1964">ICICI Prudential Long Term Wealth Enhancement Fund</td> </tr> </table>			<b>Plans</b>	ICICI Prudential Long Term Wealth Enhancement Fund; and ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan			<b>Default Plan (if no plan selected)</b>	ARN Code mentioned / not mentioned by the investor	Plan mentioned by the investor	Default Plan		Not mentioned	Not mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		Not mentioned	ICICI Prudential Long Term Wealth Enhancement Fund– Direct Plan	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		Not mentioned	ICICI Prudential Long Term Wealth Enhancement Fund	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		Direct	Not Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		Direct	ICICI Prudential Long Term Wealth Enhancement Fund	ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan		Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund	ICICI Prudential Long Term Wealth Enhancement Fund		Mentioned	Not Mentioned	ICICI Prudential Long Term Wealth Enhancement Fund
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<b>Default Option</b>	Growth Option				
<b>Dividend Policy</b>	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under ICICI Prudential Long Term Wealth Enhancement Fund. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under ICICI Prudential Long Term Wealth Enhancement Fund - Direct Plan from the date of application without any exit load.</p> <p>The Scheme will have tenure of Ten Years from the date of allotment of Units.</p> <p>All the Plans and Options under the Scheme will have common portfolio.</p> <p>ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund.</p> <p>The Trustee may declare Dividend to the Unit holders under the Scheme subject to the availability of distributable surplus and the actual distribution of Dividends and the frequency of distribution will be entirely at the discretion of the Trustee. Such Dividend will be payable to the Unit holders whose names appear on the register of Unit holders on the record date as fixed for the respective Schemes. The Dividend declared will be paid net of tax deducted at source, wherever applicable, to the Unit holders within 30 days from the declaration of the Dividend. There is no assurance or guarantee to the Unit holders as to the rate of Dividend distribution nor that the Dividend will be paid regularly. If the Fund declares Dividend, the NAV of the respective Schemes will stand reduced by the amount of Dividend and Dividend distribution tax (if applicable) paid. All the Dividend payments shall be in accordance and compliance with SEBI, BSE Regulation, as applicable from time to time.</p> <p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. In the event of failure to dispatch dividend within 30 days, the AMC shall be liable to pay interest at 15% per annum to the unit holders.</p> <p>The treatment of unclaimed redemption and dividend amounts will be as per SEBI circular dated February 25, 2016.</p>				
<b>Dividend Transfer Plan (DTP)</b>	<p>Investors may note that DTP will be available under the Scheme whereby if the investor opts for this facility, the dividend declared will be automatically invested into any open-ended scheme (Target Scheme) of the Fund where subscription is allowed. The amount to the extent of</p>				

	<p>distribution will be automatically invested on the ex-dividend date into the Target Scheme selected by the investor, at the applicable NAV of that scheme.</p> <p>The provision of "Minimum Application Amount" specified in the SID of the respective Target Scheme will not be applicable for DTP facility</p>
<p><b>Allotment</b></p>	<p>Subject to receipt of minimum subscription amount, full allotment will be made to all valid applications received during the New Fund Offer Period. Allotment of units will be completed not later than five business Days after the close of the New Fund Offer Period or within such period as allowed by SEBI.</p> <p>It is to be noted that, in terms of ELSS guidelines, the units shall be allotted in respect of all valid applications, not later than 31st March, in the financial year during which the Scheme is launched.</p> <p>For applicants applying through 'APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)', on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form.</p> <p>The Trustee retains the sole and absolute discretion to reject any application.</p> <p>Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.</p> <p><b>Dematerialization</b></p> <p>The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the Scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</p> <p>It may be noted that trading and settlement in the Units of the Scheme over the stock exchange(s) (if the Units are listed) will be permitted only in electronic form.</p> <p>If the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.</p> <p>However, the Trustee / AMC reserves the right to change the dematerialization / rematerialization process in</p>

	<p>accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996.</p> <p>Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein.</p> <p>All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.</p> <p>In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per Depository(ies), an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange (if units under the Scheme are listed) till the holdings are converted in to Demat form.</p>
<p><b>Refund</b></p>	<p>If application is rejected, full amount will be refunded within Five Business Days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time period stipulated under the Regulations, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of Mutual Funds being permitted under respective constitutions and relevant statutory regulations):</p> <ul style="list-style-type: none"> <li>• Resident adult individual either singly or jointly (not exceeding four)</li> <li>• Minor through parent/lawful guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the purchase of units is permitted under the respective constitutions)</li> <li>• Religious and Charitable Trusts under the provisions of 11(5)(xii) of Income-tax Act, 1961 read with Rule 17C of Income-Tax Rules, 1962</li> <li>• Partnership Firms</li> <li>• Karta of Hindu Undivided Family (HUF)</li> <li>• Banks &amp; Financial Institutions</li> <li>• Non-resident Indians/Persons of Indian origin residing abroad (NRIs) on full repatriation basis or on non-repatriation basis</li> <li>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any)</li> <li>• Army, Air Force, Navy and other para-military funds</li> <li>• Scientific and Industrial Research Organizations</li> </ul>

- Mutual fund schemes
- Foreign Portfolio Investor subject to the applicable regulations
- Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations.
- Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC.

Every investor, depending on any of the above category under which he/she/ it falls, is required to provide the relevant documents alongwith the application form as may be prescribed by AMC.

**Note:**

ICICI Prudential Long Term Wealth Enhancement Fund is a scheme formulated under Equity Linked Savings Scheme, 2005 issued by the Central Government. Accordingly, investment made by Individuals / HUFs and / or specified category of BOI /AOPs (as per ELSS notification) in the Scheme upto Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand) in a financial year would qualify for deduction under Section 80C of Income Tax Act, 1961. Investors other than these specified investors shall not qualify for the tax benefit as mentioned under Section 80C of the Income Tax Act, 1961.

**Tax deduction under section 80C:** To avail tax benefit under section 80C of the Income Tax Act, 1961, the investment made in the Scheme shall be held for a minimum period of three years from the date of allotment of units. After the said period of three years, investors shall have the option to tender units to the Mutual Fund, for repurchase.

The following persons are not eligible to invest in the the scheme and apply for subscription to the units of the Scheme:

- A person who falls within the definition of the term "U.S. Person" under 'Regulation S' promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.

The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the

	<p>applicable laws for such investments.</p> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <ul style="list-style-type: none"> <li>• A person who is resident of Canada</li> <li>• OCB (Overseas Corporate Bodies) as defined under Income Tax Act, 1961 and under Foreign Exchange Management Act, 1999.</li> </ul> <p>Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time.</p>
<b>Where can you submit the filled up applications.</b>	<p>Computer Age Management Services Private Limited (CAMS), New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road) Chennai - 600 034 have been appointed as Registrar for the Scheme. The Registrar is registered with SEBI under registration No: INR000002813. As Registrar to the Scheme, CAMS will handle communications with investors, perform data entry services and dispatch account statements. The AMC and the Trustee have satisfied themselves that the Registrar can provide the services required and have adequate facilities and the system capabilities.</p> <p>Investors can submit the application forms at the official points of acceptance of CAMS and Branches of AMC which are provided on back cover page.</p> <p>Investors can also subscribe units from the official website of AMC i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a>. Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18/198647/2010 March 15, 2010, an investor can also subscribe to the New Fund Offer (NFO) launched on or after October 01, 2010 through ASBA facility.</p> <p>ASBAs can be accepted only by SCSB's whose names appear in the list of SCSBs as displayed by SEBI on its website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>.</p>
<b>How to Apply</b>	Please refer to the SAI and Application form for the instructions.
<b>Listing</b>	Units of the Scheme will not be listed on any Stock Exchange.
<b>ASBA facility</b>	Investors can subscribe to the units of the Scheme by using ASBA facility only during NFO period. Investor applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on ASBA facility, investors are requested to refer to Statement of Additional Information (SAI).
<b>Special Products / facilities available during the NFO</b>	<p>Investors can subscribe to the units of the Scheme using the Invest Now facility available on the website of the AMC, submitting applications on fax number or the email id(s) of the AMC provided on the back cover page under the section 'ICICI Prudential Mutual Fund Official Points of Acceptance' or using ASBA facility only during NFO period.</p> <p>Invest Now facility is available only to the existing investors.</p>

	Investor applying through the ASBA facility should carefully read the applicable provisions before making their application. For further details on the aforesaid facilities, investors are requested to refer to Statement of Additional Information (SAI).
<b>Switch into the Scheme</b>	<p>Investors are requested to note that they can submit a switch in request into this scheme only during the NFO period by switching out from any of the existing Close Ended Scheme. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity of such Close ended Scheme. The maturity date of such close ended schemes should fall during the New Fund Offer period of the scheme.</p> <p>For switch-in requests from the open ended schemes received during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units.</p> <p>Also, conversion of physical unit to demat mode will nullify any existing/ future switch request. Investors are requested to note that switch out requests once submitted may be cancelled at later date when submitted in the specified format.</p>
<b>Switch out from the Scheme</b>	Investors are requested to refer 'How to Switch?' section under 'Ongoing offer details' of the SID.
<b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>	Not applicable
<b>Consolidated Account Statement (CAS)</b>	<ol style="list-style-type: none"> <li>1. The Consolidated Account Statement (CAS) for each calendar month will be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.</li> <li>2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.</li> <li>3. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of</li> </ol>

such request.

4. In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.

Further, in case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all Schemes of all mutual funds, shall be emailed at the registered email address of the unitholders on half yearly basis, on or before tenth day of succeeding month, unless a specific request is made to receive the same in physical form.

Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.

Further, CAS issued for the half-year(September/ March) shall also provide:

- a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.
- b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan, where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.

The AMC reserve the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

**CAS for investors having Demat account:**

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the

	<p>Depository.</p> <ul style="list-style-type: none"> <li>• Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>• If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>• In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> </ul> <p>The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.</p> <p>However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).</p>
<p><b>Transaction Charges</b></p>	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:</p> <ol style="list-style-type: none"> <li>The existing investors may be charged Rs. 100/- as transaction charge per subscription of Rs.10,000/- and above;</li> <li>A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.</li> </ol> <p>There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.</p> <p>However, the option to charge “transaction charges” is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on ‘type of the Scheme’. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.</p> <p>Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform (“NMF-II”) and BSE Mutual Fund Platform (“BSE STAR MF”).</p>



	<p>The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of Goods and Services Tax.</p> <p>However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.</p> <p><b>Transaction Charges shall not be deducted if:</b></p> <ul style="list-style-type: none"> <li>• Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).</li> <li>• Purchase/ subscription made in demat mode through stock Exchange, irrespective of investment amount.</li> </ul> <p>CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.</p>
<p><b>Restriction on fresh purchases/additional purchases/switches in any Schemes of ICICI Prudential Mutual Fund</b></p>	<p>A person who falls within the definition of the term "U.S. Person" as defined in 'Regulation S' promulgated under the Securities Act of 1933, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by ICICI Prudential Asset Management Company Limited (the AMC)/ICICI Prudential Trust Limited (the Trustee) from time to time.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p>
<p><b>Cash Investments</b></p>	<p>Pursuant to SEBI circulars dated September 13, 2012 and May 22, 2014, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all schemes of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However any form of repayment either by way of redemption, dividend, etc. with respect to such cash</p>

	<p>investment shall be paid only through banking channel.</p> <p>The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.</p>
<b>Bank Account Details</b>	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Scheme retains the right to withhold the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable/ entertained.</p> <p><b><u>Bank Mandate Requirement</u></b></p> <p>For all fresh purchase transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> <li>1. Original cancelled cheque having the First Holder Name printed on the cheque.</li> <li>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application.</li> <li>3. Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.</li> <li>4. Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.</li> <li>5. Photocopy of the bank statement/passbook/cheque duly attested by ICICI Prudential Asset Management Company Limited (the AMC) branch officials after verification of original bank statement/passbook shown by the investor or their representative.</li> <li>6. Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the investor details and bank mandate information.</li> </ol> <p>This condition is also applicable to all purchase transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/dividend proceeds are credited to wrong account in absence of above original documents.</p>
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>	<p>The units of the Scheme are not transferable. In view of the Same, additions/deletion of names will not be allowed under any folio of the Scheme.</p> <p>The above provisions in respect of transfer/deletion of names will not be applicable in case of death of the unitholder, as this is treated as transmission of units and not transfer.</p>

<b>Reversal of cheque(s)</b>	Where the units under any scheme are allotted to investors and cheque(s) given by the said investors towards subscription of units are not realised thereafter or where the confirmation from the bankers is delayed or not received for non-realisation of cheque(s), the Fund reserves the right to reverse such units.
<b>Third party Cheques</b>	Investment/subscription made through third party cheque(s) will not be accepted for investments in the units of ICICI Prudential Mutual Fund. Please visit <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> for further details.
<b>Multiple Bank accounts</b>	The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> . Individuals/HuF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio.
<b>Know Your Client (KYC) Norms</b>	KYC (Know Your Customer) norms are mandatory for all investors for making investments in Mutual Funds, for more information refer SAI.
<b>Non Acceptance/Processing of Purchase request(s) due to repeated Cheque Bounce</b>	With respect to purchase request submitted by any investor, if it is noticed that there are repeated instances of two or more cheque bounces by the investor, the AMC reserves the right to, not to accept/allot units for all future purchase of such investor(s).
<b>Pledge/Lien</b>	Investors are requested to note that the Units issued under the Scheme can be pledged/assigned only after completion of three years from the date of allotment of units.  In case of pledged units, the parties to the pledge shall report the details to the Registrar prior to maturity of the Scheme. Maturity proceeds shall be paid to the beneficiary and AMC shall not be liable for the same.
<b>Other requirement</b>	<p><b>Tax Status of the investor</b></p> <p>For all fresh purchases, in case the investor has not selected/incorrectly selected the tax status in the application form, the AMC shall update the tax status based on Permanent Account Number/Bank account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status.</p> <p><b>Folio(s) under Lien</b></p> <p>For all closed-ended schemes, if the units are under lien at the time of maturity of the Scheme, then the AMC reserves the right to pay the maturity amount to the person/entity/bank/financial institution in whose favour the lien has been marked. An intimation of such payment will be sent to the investor. The AMC thereafter shall not be responsible for any claims made by the investor/third party on account of such payments.</p> <p><b>Overwriting on application forms/transaction slips</b></p> <p>In case of corrections/overwriting on key fields (as may be determined at the sole discretion of the AMC) of the application forms/transaction slips, the AMC reserves the</p>

	<p>right to reject the application forms/transaction slips in case the investor(s) has(ve) not countersigned in each place(s) where such corrections/overwriting has(ve) been made.</p> <p><b>Seeding of Aadhaar number</b></p> <p>Investors are requested to note that the Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017. These Rules have come into force with effect from June 1, 2017. These Rules, inter alia, make it mandatory for investors to submit Aadhaar number issued by the Unique Identification Authority of India (UIDAI) in respect of their investments. For more details, refer SAI.</p> <p><b>Transactions without Scheme/Option Name</b></p> <p>In case of fresh/additional purchases, if the name of the Scheme/Plan on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then ICICI Prudential Asset Management Company Limited (the AMC) will process the application and allot units at the applicable Net Asset Value, under the Scheme/Plan which is mentioned on the application form/transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be required, for processing such transactions. The AMC also reserves the right to reject such transactions.</p> <p>The AMC thereafter shall not be responsible for any loss suffered by the investor due to the discrepancy of a Scheme/Plan name mentioned in the application form/transaction slip and Cheque/Demand Draft.</p> <p>In case of fresh purchases, if the Plan name is not mentioned on the application form/transaction slip, then the units will be allotted under the Plan mentioned on the Cheque/Demand Draft. The Plan/Option that will be considered in such cases if not specified by the customer will be the default option of the Plan as per the SID.</p>
	<p><b>Consolidation of Folios</b></p> <p>In case an investor has multiple folios, the AMC reserves the right to consolidate all the folios into one folio, based on such criteria as may be determined by the AMC from time to time.</p>
	<p><b>Multiple Requests</b></p> <p>In case an investor makes multiple requests in a transaction slip i.e. switch and change of address or switch and change of bank mandate or any combination thereof, but the signature is appended only under one such request, then the AMC reserves the right to process the request under which signature is appended and reject the rest where signature is not appended.</p>

## B. ONGOING OFFER DETAILS

<p><b>Ongoing Offer Period</b> This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>Being a close ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the Scheme will not reopen for subscriptions after the closure of NFO.</p> <p>However, after the lock-in period of three years from the date of allotment of units, the scheme will offer redemption/switch-out facility on every business day at NAV-based prices.</p>
<p><b>Ongoing price for subscription by investors.</b>  This is the price you need to pay for purchase.</p>	<p>Being a close ended Scheme, Units cannot be subscribed to after the closure of NFO.</p>
<p><b>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</b></p>	<p>As per ELSS Guidelines the scheme will accept redemption requests after completion of three years from the date of allotment of Units.</p> <ol style="list-style-type: none"> <li>a. The AMC shall announce the repurchase price one year after the date of allotment of the units and thereafter on a half-yearly basis.</li> <li>b. After a period of three years from the date of allotment of units, when the repurchase of units is to commence, the AMC shall announce a repurchase price every month or as frequently as may be decided by them.</li> <li>c. In calculating the repurchase price, the AMC shall take into account the unrealised appreciation in the value of the investment of the funds of a plan to the extent they deem fit provided that it shall not be less than fifty per cent of such unrealised appreciation. While calculating the repurchase price, the AMC may deduct such sums as are appropriate to meet management, selling and other expenses including realisation of assets and such sums shall not exceed five per cent per annum of the average Net Asset Value of a plan.</li> <li>d. Repurchase of units will be at the repurchase price prevailing on the date the units are tendered for repurchase</li> </ol> <p>(Please note that the word “repurchase” referred above is with respect to the Scheme and not the investor. For investor it will be the “redemption price”).</p> <p>The Redemption price of the Units will be based on applicable NAV subject to prevailing exit load provisions, if any. The redemption price of the units will be computed as follows:</p> <p>Redemption Price: <math>\text{Applicable NAV} * (1 - \text{Exit load, if any})</math>.</p> <p>Redemption requests can be made by the Unit holders for minimum amount of Rs. 500/- or all units where the amount is below Rs. 500/-.</p>

<p><b>Cut off timing for subscriptions/ redemptions/ switches</b> This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>Cut off timing for subscriptions / switch-in requests:</b> Since the Scheme is a close-ended scheme, subscriptions including switch in available only during the NFO period. Thus, the provision of cut-off timings is not applicable for purchase/subscription requests post closure of NFO.</p> <p><b>Redemptions including switch-out requests:</b> In respect of valid applications received upto 03:00 PM on a business day by the Mutual Fund, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 03:00 PM on a business day by the Mutual Fund, closing NAV of the next business day shall be applicable.</p> <p>Eg: If an investor submits redemption request at 02:00 PM on Monday, the same shall be processed at the closing NAV of Monday. If an investor submits redemption request at 03:30 PM on Monday, the same shall be processed at the closing NAV of Tuesday.</p>
<p><b>Where can the applications for purchase/redemption switches be submitted?</b></p>	<p>Since the Scheme is a close-ended scheme, subscriptions including switch in available only during the NFO period.</p> <p><b>For Redemptions including switch-outs:</b> Details of official points of acceptance of CAMS and Branches of AMC are provided on back cover page. Investors can also redeem units from the official website of AMC i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> using Invest Now facility.</p>
<p><b>Redemption of Units</b></p>	<p>The Scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days, subject to availability of all relevant documents and details.</p> <p>The Scheme will also re-open for repurchase of units by the Scheme after three years from the date of allotment of units. Redemption requests can be made by the Unit holders for minimum amount of Rs. 500/- or all units where the amount is below Rs. 500/-.</p> <p>In case of death of assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after completion of one year from the date of allotment of units to the assessee or anytime thereafter.</p> <p>In case, a unit holder specifies the redemption amount as well as number of Units for redemption, (subject to the minimum redemption amount as mentioned above) the number of Units specified will be considered for deciding the redemption amount. If only the redemption amount is specified by the Unit holder, the Fund will divide the redemption amount so specified by the Applicable NAV based price to arrive at the number of Units.</p> <p>If a unit holder submits a redemption/switch-out request mentioning only the name of the Scheme and folio number but not mentioning the units and the amount for redemption, the Fund shall assume that the redemption/switch-out request is for all the units under the</p>

stated folio from the Scheme and the option mentioned on the redemption/switch-out request and shall redeem all the units.

The redemption will be at Applicable NAV based prices, subject to applicable exit load.

The Fund reserves the right to modify exit loads, at any time in future, on prospective basis. In such an event, the Redemption Price of the Units will be adjusted by using the following formula. The maximum load (exit) under the Scheme will not exceed the limits as prescribed under the Regulations.

The Fund shall ensure that the Redemption Price is not lower than 93% of the NAV and the Purchase Price is not higher than 107% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 7% of the Purchase Price, as provided for under the Regulations.

Notice of the changes in the load structure (exit load) shall be made by a suitable display in the Customer Service Centers of the AMC and will be published in 2 daily newspapers.

**Payment of proceeds**

All redemption requests received prior to the cut-off time on any Business Day at the Official Points of Acceptance of Transactions will be considered accepted on that Business Day, subject to the redemption requests being complete in all respects, and will be priced on the basis of Redemption Price for that day. Requests received after the cut-off time will be treated as though they were accepted on the next Business Day.

As per the Regulations, the Fund shall dispatch redemption proceeds within 10 Business Days (working days) of receiving the redemption request.

Trustees reserve the right to alter or modify the number of days taken for redemption of Units under the Fund after taking into consideration the actual settlement cycle, when announced, as also the changes in the settlement cycles that may be announced by the Principal Stock Exchanges from time to time.

As per the guidelines issued by SEBI, in the event of failure to dispatch the redemption or repurchase proceeds within 10 working days, the AMC is liable to pay interest to the Unit holders @ 15% p.a. SEBI has further advised the mutual funds that in the event of payment of interest to the Unit holders, such Unit holders should be informed about the rate and the amount of interest paid to them.

If the Unit holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Fund retains the right to reject/withhold the redemption until a proper bank mandate is furnished by the

Unitholder and the provision with respect of penal interest in such cases will not be applicable/ entertained.

The mode of payment may be direct credit/ECS/cheque or any other mode as may be decided by AMC in the interest of investors.

If the investor(s)/unitholder(s) submit(s) redemption request accompanied with request for change of Bank mandate or submits a redemption request within 7 days from the date submission of a request for change of Bank mandate details, the Asset Management Company will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification, but will be within the regulatory limits as specified by Securities and Exchange Board of India time to time.

**Suspension of Sale and Redemption of Units**

Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees.

Additionally, the following requirements shall need to be observed before imposing restriction on redemptions:

- a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
  - 1. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
  - 2. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.
- b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c. Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.
- d. When restriction on redemption is imposed, the following procedure shall be applied:
  - 1. No redemption requests up to INR 2 lakh shall be



subject to such restriction.

2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

**Right to Limit Redemptions**

Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Applicable NAV (subject to the prevailing load) of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, Redemptions will be made on pro-rata basis, based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day(s).

Suspension or restriction of repurchase/ redemption facility under any Scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After obtaining the approval from the AMC Board and the Trustees, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.

<b>Minimum amount for purchase on an ongoing basis</b>	Being close ended scheme, investors can subscribe to the units of the Scheme during New Fund Offer period only and the Scheme will not re-open for subscription after the closure of NFO.
<b>Minimum amount for redemption / switch-out</b>	<p>Redemption / switch-out requests can be made by Unit holders for minimum amount of Rs. 500/- or all units where the amount is below Rs. 500/-.</p> <p>Investors are requested to note that redemption / switch out requests will be allowed only after a three year lock-in period from the date of issue of units.</p>
<b>Special Products / facilities available</b>	<p><b><u>Systematic Investment Plan:</u></b> Not Available</p> <p><b><u>Systematic Withdrawal Plan:</u></b> Unitholders of the Scheme have the benefit of enrolling themselves in the Systematic Withdrawal Plan after a three year lock-in period from the date of allotment of units. The SWP allows the Unitholder to withdraw a specified sum of money each month/quarter from his investments in the Scheme. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals who wish to invest lump-sum and withdraw from the investment over a period of time. At the time of registration the minimum amount, which the Unitholder can withdraw, is Rs. 500 and in multiples of Re. 1. The Unitholder may avail of this facility by sending a written request to the Registrar.</p> <p>Minimum number of installments for both monthly and quarterly will be 2. Withdrawals will be made/ effected on the 1st Business Day of the month, for monthly and quarterly frequencies and would be treated as redemptions.</p> <p>The amount thus withdrawn by Redemption will be equated into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder.</p> <p>The SWP may be terminated on a written notice by a Unitholder of the Scheme and it will terminate automatically if all Units are liquidated or withdrawn from the account or on maturity of the scheme or upon the Funds' receipt of notification of death or incapacity of the Unitholder.</p> <p>All terms and conditions for SWP/STP, including Exit Load, if any, prevailing in the date of SWP/STP enrolment/registration by the fund shall be levied in the Scheme.</p> <p><b><u>Systematic Transfer Plan:</u></b> Systematic Transfer Plan (STP) is an option wherein Unit holders of designated schemes (Source Schemes) can opt to transfer a fixed amount at regular intervals and provide standing instructions to the AMC to switch the same into the designated schemes (Target Schemes). The Scheme will act as Source Scheme under this facility after a period of three year lock in period from the date of issue of units and the Target Schemes refer to all open ended schemes where</p>

subscription is allowed [except (i) Exchange Traded Funds (ETFs) and (ii) separate plans under ICICI Prudential Liquid Plan for deployment of unclaimed amounts viz ICICI Prudential Liquid Plan - Unclaimed Redemption, ICICI Prudential Liquid Plan - Unclaimed Dividend, ICICI Prudential Liquid Plan - Unclaimed Redemption Investor Education and ICICI Prudential Liquid Plan - Unclaimed Dividend Investor Education]. The amount transferred under STP from Source scheme to the Target Scheme shall be done by redeeming Units of Source scheme at Applicable NAV, subject to exit load, if any; and subscribing to the Units of the Target Scheme at Applicable NAV as on specified date as given below:

Particulars	Frequency
Daily Option	Daily
Weekly Options	Every Monday
Monthly and Quarterly Options	7 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 25 <sup>th</sup> or the last business day of each month / quarter.

In case these dates fall on a holiday or book closure period, the next Business Day will be considered for this purpose. STP will be automatically terminated if all Units are liquidated or withdrawn from the Source scheme or pledged or on maturity of the scheme upon receipt of intimation of death of the Unit holder or on the date of maturity of the Scheme. Further STP would not be applicable in case of insufficient balance under the Source Scheme. All requests for registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 (seven) working days.

The provision of "Minimum Redemption Amount" specified in Scheme Information Document (SID)(s) of the respective Designated Source schemes and "Minimum Application Amount" applicable to the Scheme as specified in this document will not be applicable for Systematic Transfer Plan. At the time of registration the minimum amount for this facility is Rs. 1,000/- and in multiples of Re.1 for weekly, monthly and quarterly frequency and Rs.250 and in multiples of Rs.50 for daily frequency.

Minimum no. of instalments for daily, weekly and monthly frequency will be 6 and for quarterly frequency will be 4.

The Fund reserves the right to include/remove any of its Schemes under the category of "Designated Schemes available for STP" from time to time by suitable display of notice on AMC's Website.

Unit holders are requested to note that STP-Out facility will be available after a three year lock-in period. The Scheme will act only as a Source Scheme for the facility.

#### **Flex STP**

The AMC has introduced ICICI Prudential Flex Systematic Transfer Plan (Flex STP). This facility will be allowed only after completion of three year lock-in period from the date of allotment of units. Under this facility unit holder(s) can opt to

transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated source Scheme(s) [referred to as Transferor Scheme(s)] to the designated target Scheme(s) [referred to as Transferee Scheme(s)].

**Salient features of the facility:**

1. Flex STP is available at Daily, Weekly, Monthly and Quarterly Intervals.

Particulars	Frequency
Daily Option	Daily
Weekly Options	Every Monday
Monthly and Quarterly Options	7 <sup>th</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 25 <sup>th</sup> or last business day of each month/quarter

In case the date of transfer falls on a Non-Business Day or falls during a book closure period, the immediate following Business Day will be considered for the purpose of applicability of NAV.

2. At the time of registration, the minimum amount under this facility is as follows:

Frequency	Minimum Amount of Transfer (Rs.)
Daily	250/- and in multiples of Rs.50
Weekly, Monthly and Quarterly	1,000/- and in multiples of Re.1

3. There should be a minimum of 6 installments for enrollment under daily, Weekly and Monthly Flex STP and 4 installments for Quarterly Flex STP. The minimum balance in unit holder's account or minimum amount of application at the time of enrollment for Flex STP should be Rs. 12,000/-.

4. The first Flex STP installment will be processed for the fixed installment amount specified by the unitholder at the time of enrollment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.

5. Under Flex STP, the amount sought to be transferred shall be calculated as follows:

Fixed Amount to be transferred per Installment or the amount as determined by the following formula [(fixed amount to be transferred per installment X by the number of installments including the current installment) - market value of the investments through Flex STP in the Transferee Scheme on the date of transfer] whichever is higher.

In case the amount (as calculated basis above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.

6. The first Flex STP installment will be processed basis the fixed installment amount specified by the unit holder at the time of enrollment. Flex STP shall be applicable from second installment onwards.

7. The total Flex STP amount invested in the Transferee

	<p>Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments.</p> <ol style="list-style-type: none"> <li>8. The redemption / switch-out of units allotted in the Transferee Scheme shall be processed on First in First out (FIFO) basis. In case there is a redemption / switch-out of any units allotted under Flex STP, the balance installments under Flex STP will be processed for the fixed installment amount specified by the unitholder at the time of enrollment.</li> <li>9. If the Flex STP Date and/or Frequency has not been indicated or multiple frequencies are selected, Monthly frequency shall be treated as Default frequency and last business day of the month shall be treated as Default Date.</li> <li>10. Flex STP shall be applicable subject to payment of exit load STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged, if any, in the Transferor Schemes.</li> <li>11. Flex or upon receipt of intimation of death of the unit holder or on the date of maturity of the Scheme.</li> <li>12. In order to discontinue the facility, a written request must be submitted at least 7 business days prior to the next applicable transfer date for daily/Weekly/Monthly/Quarterly frequency.</li> <li>13. For availing this facility, investors are required to submit ICICI Prudential Flex STP form duly complete in all respects.</li> <li>14. ICICI Prudential Long Term Wealth Enhancement Fund acts as Transferor Scheme under this facility.</li> </ol>
<p><b>How to Switch?</b></p>	<p>Investors may note that switch-out provision will be available only after completion of three years lock-in period from the date of allotment of units.</p> <p>On completion of three years, Unit holders will have the option to switch all or part of their investment from one Scheme to any of the other Scheme offered by the Fund provided the switch option is available in the scheme.</p> <p>To effect a switch, a Unitholder must provide clear instructions. A request for a switch may be specified either in terms of amount or in terms of the number of units of the Scheme from which the switch is sought. Such instructions may be provided in writing or by completing the Switch Request Slip provided in the transaction booklet and lodging the same on any Business Day at any of the Customer Service Centers. An Account Statement reflecting the new holdings is proposed to be dispatched to the Unitholders within 5 Business Days of completion of switch transaction.</p> <p>The switch will be effected by redeeming Units from the Scheme in which the Units are held and investing the net proceeds in the other Scheme(s). The price at which the Units will be switched out of the Scheme will be based on the Applicable NAV of the relevant Scheme(s) and considering any exit loads that the Trustee may approve from time to time. Exit load applicable to redemption of units is also applicable to switch.</p>

	<p>This option/facility shall not be applicable for Units held in demat form. Also, conversion of physical unit to demat mode will nullify any existing/ future switch request. Investors are requested to note that switch out requests once submitted may be cancelled/ modified at later date.</p> <p>Unit holders are requested to carefully read the Scheme Information Document of the relevant switch-in scheme before exercising this option.</p>
<b>Dividend Policy</b>	<p>Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund. Further, the Trustee at its sole discretion may also declare interim dividend. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.</p> <p>The treatment of unclaimed redemption and dividend amounts will be as per SEBI circular dated February 25, 2016.</p>
<b>Dividend</b>	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. In the event of failure to dispatch dividend within 30 days, the AMC shall be liable to pay interest at 15% per annum to the unit holders.</p>
<b>Payment of Redemption / Maturity proceeds</b>	<p>The redemption / maturity proceeds, subject to availability of all relevant documents/details, shall be dispatched to the unitholders within 10 working days from the date of redemption request / maturity of the Scheme.</p> <p>If the maturity date falls on a non-business day, the immediately following business day will be considered as the maturity date for the Scheme.</p>
<b>Delay in payment of redemption / maturity proceeds</b>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). The AMC shall not be liable to pay such interest if the delay is attributable to any act or omission on the part of unitholders, its agents, assigns or successors.</p>
<b>Transferability of Units</b>	<p>Pursuant to SEBI Circular no. CIR/IMD/DF/10/2010 dated August 18, 2010, units held in dematerialized form are freely transferable with effect from October 01, 2010, except units held in equity linked savings scheme during the lock-in period.</p>
<b>Transaction Charges</b>	<p>Not applicable on an ongoing basis being a close ended scheme.</p>
<b>Consolidated Account Statement</b>	<p>Investors are requested to refer "Consolidated Account Statement" paragraph under 'New Fund Offer Details' section of the SID.</p>

## C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>As per the ELSS guidelines, the AMC shall announce repurchase price one year after the date of allotment of the units and thereafter on a half-yearly basis. After a period of three years from the date of allotment of units, when the repurchase of units is to commence, the AMC shall announce repurchase price on every business day.</p> <p>(Please note that the word “repurchase” referred above is with respect to the Scheme and not the investor. For investor it will be the “redemption price”).</p> <p>The AMC will calculate and disclose the first NAV within 5 Business Days from the date of allotment. Subsequently, the NAV will be calculated and disclosed by 9.00 p.m. on every Business Day. NAV shall be published at least in two daily newspapers having circulation all over India. In addition, the AMC will disclose details of the portfolio at least on a half-yearly basis. NAV will be determined on every Business Day except in special circumstances. NAV of the Scheme shall be made available at all Customer Service Centers of the AMC. The AMC shall also disclose portfolio of the Scheme on the AMC website i.e. <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month. Since the Scheme is a new Schme, Top 10 holdings and Sector wise holdings are not available.</p> <p>AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and on AMC’s website (<a href="http://www.icicipruamc.com">www.icicipruamc.com</a>) by 9.00 p.m. every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p>
<p><b>Monthly/ Half yearly Disclosures: Portfolio / Financial Results</b></p>	<p>The AMC shall disclose portfolio of the Scheme on the website <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month.</p> <p>The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 and September 30, publish scheme portfolio in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the AMC is situated and update the same on AMC's website at <a href="http://www.icicipruamc.com">www.icicipruamc.com</a> and on AMFI's website at <a href="http://www.amfiindia.com">www.amfiindia.com</a> in the prescribed formats.</p> <p>In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily</p>

	newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.
<b>Half Yearly Results</b>	In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.
<b>Annual Report</b>	<p>Pursuant to Securities and Exchange Board of India (Mutual Funds) (Amendments) Regulations, 2011 dated August 30, 2011 read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the unit holders are requested to note that scheme wise annual report and/or abridged summary of annual reports of the Schemes of the Fund shall be sent to the unit holders only by email at their email address registered with the Fund.</p> <p>Physical copies of the annual report or abridged summary of annual reports will be sent to those Unit holders whose email address is not available with the Fund and/or who have specifically requested or opted for the same.</p> <p>The unit holders are requested to update/ provide their email address to the Fund for updating the database.</p> <p>Physical copy of the scheme wise annual report or abridged summary will be available to the unit holders at the registered office of the Fund/AMC. A separate link to scheme annual report or abridged summary is available on the website of the Fund.</p> <p>As per regulation 56(3) of the Regulations, copy of Schemewise Annual Report shall be also made available to unitholder on payment of nominal fees. Further as per Securities and Exchange Board of India (Mutual Funds) (Third Amendment) Regulation 2008 Notification dated September 29, 2008 &amp; SEBI Circular No. SEBI/IMD/CIR No. 10/141712/08 October 20, 2008, the Schemewise Annual Report of a Mutual Fund or an abridged summary shall be mailed to all unitholders as soon as may be possible but not later than four months from the date of closure of the relevant accounts year.</p>
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).



<p><b>Taxation</b></p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	As per Finance Act, 2017		
		Resident Investors	Mutual Fund
	Tax on Dividend	Nil	Nil
	Capital Gains Long Term (held for more than 12 months)	Exemption in case of redemption of units where STT is payable on redemption [u/s 10(38)]	Nil
	Short Term (held for not more than 12 months)	15% where STT is payable on redemption (plus applicable surcharge and education cess)	Nil
	<p>The Scheme will also attract Securities Transaction Tax (STT) at applicable rates.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. The term 'equity oriented fund' has been defined in Explanation (b) to section 115T of the Act, to include a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of the fund (calculated in prescribed manner).</li> <li>2. Income of the Mutual Fund is exempt from income tax in accordance with the provisions of Section 10(23)D of the Act.</li> <li>3. For the purposes of determining the additional income-tax payable in accordance with section 115R, the amount of distributed income referred therein shall be increased to such amount as would, after reduction of the additional income-tax on such increased amount at the rate specified in section 115R, be equal to the amount of income distributed by the mutual fund.</li> </ol> <p>ICICI Prudential Long Term Wealth Enhancement Fund is a scheme formulated under Equity Linked Savings Scheme, 2005 issued by the Central Government. Accordingly, investment made by Individuals / HUFs and / or specified category of BOI /AOPs (as per ELSS notification) in the Scheme upto Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand) in a financial year would qualify for deduction under Section 80C of Income Tax Act, 1961. Investors other than these specified investors shall not qualify for the tax benefit as mentioned under Section 80C of the Income Tax Act, 1961.</p> <p>* excluding applicable surcharge and cess.</p> <p>For further details on taxation please refer to the Section on 'Tax Benefits of investing in the Mutual Fund' provided in 'Statement of Additional Information ('SAI')'.</p>		
<b>Investor services</b>	<p>The Fund will follow-up with Customer Service Centres and Registrar on complaints and enquiries received from investors for resolving them promptly.</p> <p>For this purpose, Mr. Yatin Suvarna has been appointed the Investor Relations Officer. He can be contacted at the Central Service Office of the AMC. The address and phone numbers are:  2<sup>nd</sup> Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East),  Mumbai – 400 063, Tel No.: 022 26852000,  Fax No.: 022-2686 8313  e-mail - enquiry@icicipruamc.com</p>		

#### D. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time and as stipulated in the Valuation Policy and Procedures of the Fund, provided in SAI.

The NAV of the Scheme shall be rounded off upto two decimals.

NAV of units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No. of Units outstanding under Scheme}}$$

The NAV of the Scheme will be calculated as of the close of every Business Day. The valuation of the Scheme's asset and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

#### IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes.

##### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. In terms of SEBI circular no. SEBI/IMD/CIR No. 11/115723 /08 dated January 31, 2008, close ended schemes are not permitted to charge initial issue expenses to the scheme. Hence, NFO Expenses will not be charged to the Scheme. Entire NFO expenses will be borne by the AMC.

##### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated the following percentage of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website within two business days mentioning the effective date of the change.

##### Estimated Annual Recurring Expenses

Particulars	ICICI Prudential Long Term Wealth Enhancement Fund (% p.a. of daily net assets)
Investment Management and Advisory Fees	Upto 2.50
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Agent's Fees	
Marketing & Selling expense including Agents Commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
Other Expenses*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.50</b>
Additional expenses for gross new inflows from specified cities* (more specifically elaborated below)	Upto 0.30
The aforesaid does not include Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below.	

\*As permitted under the Regulation 52 of SEBI (MF) Regulations and pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and SEBI (Mutual Funds) Second Amendment Regulations, 2012.

At least 20% of the TER is charged towards distribution expenses/ commission in ICICI Prudential Long Term Wealth Enhancement Fund. The TER of ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission (at least 20%) which is charged in ICICI Prudential Long Term Wealth Enhancement Fund.

The aforesaid expenses are fungible within the overall maximum limit prescribed under SEBI (Mutual Funds) Regulations. This means that mutual fund can charge expenses within overall limits, without any internal cap on the aforesaid expenses head.

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear. The above expenses may increase/decrease as per actual and/or any change in the Regulations.

These estimates have been made in good faith as per information available to the Investment Manager based on past experience.

Types of expenses charged shall be as per the SEBI (MF) Regulations.

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

First Rs. 100 crore	Next Rs. 300 crore	Next Rs. 300 crore	Over Rs. 700 crore
2.50%	2.25%	2.00%	1.75%

The above table excludes additional expenses that can be charged towards:

- i) 30 bps for gross new inflows from specified cities and
- ii) Goods and Services Tax on investment management and advisory fees. The same is more specifically elaborated below.

Pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 and SEBI (Mutual Funds) Second Amendment Regulations, 2012, following additional costs or expenses may be charged to the scheme, namely:

- (i) The AMC may charge Goods and Services Tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas Goods and Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations.
- (ii) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Securities and Exchange Board of India, from time to time are at least –
  - 30 per cent of the gross new inflows into the scheme, or;
  - 15 per cent of the average assets under management (year to date) of the scheme,whichever is higher;

Provided that if inflows from such cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis;

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities;

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

At least 2 basis points on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives.

Further, the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12 bps for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Goods and Services Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

Subject to Regulations, expenses over and above the prescribed limit shall be borne by the Asset Management Company.

The following is an illustration of the impact of expense ratio on the scheme's returns:

	<b>Particulars</b>	<b>Year 1</b>	<b>Year 2</b>
<b>(A)</b>	Net Assets Before expenses	500,000,000.00	589,200,000.00
	NAV per Unit Before Expense	10.00	11.78
	Return Before Expense	-	20.00%
<b>(B)</b>	<b>Total Expenses (1.8% of Net Assets Before Expenses)</b>	<b>-9,000,000</b>	<b>-10,605,600</b>
<b>(A-B)</b>	<b>Net Assets After expenses</b>	<b>491,000,000.00</b>	<b>578,594,400.00</b>
	Units	50,000,000.00	50,000,000.00
	NAV per Unit	9.820	11.5719
	Return After Expense	-	17.84%

For calculating expense of ICICI Prudential Long Term Wealth Enhancement Fund – Direct Plan, brokerage component will not be considered

### **C. LOAD STRUCTURE**

Load is an amount, which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay trail commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.icicipruamc.com](http://www.icicipruamc.com)) or may call your distributor.

#### **Entry Load:**

Not Applicable. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009, there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

#### **Exit Load: Nil**

Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure with prospective effect subject to maximum prescribed under the Regulations.

### **D. WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not applicable

## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

## VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

- 1) All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.
- In March 2013, Prudential plc and its wholly-owned subsidiary The Prudential Assurance Company Limited settled with the UK's former financial services regulator, the Financial Services Authority (FSA) over issues relating to Prudential's unsuccessful bid to acquire AIA, the Asian subsidiary of AIG, in early 2010.

These Prudential companies agreed to pay fines totalling £30 million, in respect of a decision by the FSA that it and the United Kingdom Listing Authority (UKLA) should have been informed earlier about Prudential's contemplation of the potential transaction. The Group Chief Executive, Tidjane Thiam, also agreed to be censured in respect of a decision by the FSA that it should have been informed earlier. The Final Notices published by the FSA on 27 March 2013 concerning these decisions accordingly represent the final resolution of the matter.

In a public statement accompanying the Final Notices dated 27 March 2013, the FSA stated that the investigation was into past events and did not concern the current conduct of the management of the Prudential Group. The FSA accepted that Prudential did consider their obligations in forming their assessment in respect of informing the regulator. Therefore, although the FSA considered that the circumstances of the breaches were serious, the FSA did not consider the breaches were reckless or intentional.

In a public statement regarding the FSA's findings dated 27 March 2013, the Board of Prudential confirmed that the Group Chief Executive acted at all times in the interests of the Company and with the full knowledge and authority of the Board. Prudential works diligently to maintain close and positive relationships with its regulators, and the Group's relationship with its UK regulators continues to be good.

Note:

1. Prudential plc was found to have breached Listing Principle 6 of the UKLA, requiring that "A listed company must deal with the FSA in an open and co-operative manner";
  2. The Prudential Assurance Company Limited was found to have breached Principle 11 of the FSA's Principles for Businesses, requiring that "A firm must deal with its regulators in an open and cooperative way, and must disclose to the FSA appropriately anything relating to the firm of which the FSA would reasonably expect notice"; and
  3. Tidjane Thiam was found to have been "knowingly concerned" in The Prudential Assurance Company Limited's breach of Principle 11. The FSA accepted that the breach by Mr Thiam (and Prudential) was neither reckless nor intentional
- A Group holding by MAGIM in Storebrand ASA was not reported by the Disclosures team before the deadline as required under the Norwegian Securities Trading Act Rules. The disclosure, which related to an "above 5% holding", was made to the company and regulator on Friday 30th January 2015 at 17.31. As this was post close of business in Norway it was deemed to be received on Monday 2nd February, resulting in a breach of two days. The Norwegian regulator has now issued a "violation charge" of 100,000 Norwegian Kroner (approximately £8,400) against Prudential plc.

- 2) In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Cases pertaining to ICICI Bank Ltd. (the Bank):

- Reserve Bank of India (RBI) has imposed penalty on the Bank in respect of the following:
    - On July 25, 2014, RBI imposed a penalty of Rs. 4.0 million on the Bank, in exercise of powers vested with it under the provisions of Section 47A(1) of the Banking Regulation Act, 1949 with respect to facilities extended to a corporate borrower by the Bank. The Bank vide letter dated August 7, 2014 has paid the penalty to RBI.
    - On December 17, 2014, RBI imposed a penalty of Rs. 5.0 million on the Bank in exercise of powers vested with it under the provisions Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949 for charges of non-compliance with the directions/guidelines issued by Reserve Bank of India in connection with Know Your Customer (KYC)/Anti Money Laundering (AML). The Bank has paid the penalty to RBI on December 30, 2014.
  - A penalty of Rs. 1.4 million was imposed on the Bank in February 2015 by the Financial Intelligence Unit, India (FIU-IND). The Bank has filed an appeal against the penalty, which was imposed for failure in reporting of the attempted suspicious transactions pertaining to media sting incidents.
  - ICICI Bank received a show cause notice from RBI dated September 06, 2017 under sections 35, 35A, 46 and 47A of the Banking Regulation Act, 1949 for non-compliance of Risk Assessment Report (RAR) and Risk Mitigation Plan (RMP).
- 3) Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

Nil.

- 4) Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

Nil.

- 5) Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed:

Nil

## GENERAL INFORMATION

- **Power to make Rules**

Subject to the Regulations, the Trustee may, from time to time, prescribe such terms and make such rules for the purpose of giving effect to the Scheme with power to the AMC to add to, alter or amend all or any of the terms and rules that may be framed from time to time.

- **Power to remove Difficulties**

If any difficulties arise in giving effect to the provisions of the Scheme, the Trustee may, subject to the Regulations, do anything not inconsistent with such provisions, which appears to it to be necessary, desirable or expedient, for the purpose of removing such difficulty.

- **Scheme to be binding on the Unitholders:**

Subject to the Regulations, the Trustee may, from time to time, add or otherwise vary or alter all or any of the features of investment and terms of the Scheme after obtaining the prior permission of SEBI and Unitholders (where necessary), and the same shall be binding on all the Unitholders of the Scheme and any person or persons claiming through or under them as if each Unitholder or such person expressly had agreed that such features and terms shall be so binding.

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

Note: The Scheme under the Scheme Information Document was approved by the Directors of ICICI Prudential Trust Limited vide resolution passed by circulation dated November 02, 2017.

For and on behalf of the Board of Directors of  
**ICICI Prudential Asset Management Company Limited**  
Sd/-  
**Nimesh Shah**  
Managing Director

Place : Mumbai  
Date : December 12, 2017



## ICICI Prudential Mutual Fund Official Points of Acceptance

•Ahmedabad: 307, 3rd Floor, Zodiac Plaza, Beside Nabard Vihar, Near St. Xavier's College Corner, H.L. Collage Road, Off C. G. Road, Ahmedabad 380009, Gujarat • Amritsar: Eminent Mall, 2nd Floor, Kennedy Avenue, 10 The Mall, Amritsar - 143001, Punjab • Anand: 109-110, Maruti Sharnam Complex, Opp. Nandbhumi Party Plot, Anand Vallabh Vidyanagar Road, Anand - 388001, Gujarat • Aurangabad: Unit B-5, 1st Floor, Aurangabad Business Centre, Adalat Road, Aurangabad - 431001, Maharashtra • Allahabad – Shop No. FF-1, FF-2, Vashishtha Vinayak Tower, 38/1, Tashkant Marg, Civil Lines, Allahabad 211 001 • Bangalore (M G Road): Phoenix Pinnacle, First Floor, Unit 101 -104, No 46, Ulsoor Road, Bangalore 560042, Karnataka • Bangalore: Yoshitha Hitech International, No. 120B, EPIP Industrial area, Opp Mariott Hotel, Whitefield, Bangalore – 560066 • Bangalore: No. 311/7, Ground Floor 9th Main, 5th Block, Jayanagar, Bangalore – 560 041 • Baroda: 2nd Floor, Offc No 202, Goldcroft, Jetalpur Road, Alkapuri, Vadodara 390007, Gujarat •Bharuch: 129/130, First Floor, Aditya Complex, B/H railway station, Near Kasak Fountain, Gujarat, Bharuch, 392002 • Bhavnagar: 1st Floor, Unit No F1, Gangotri Plaza, Opp. Daxinamurti School, Waghawadi Road, Bhavnagar, Gujarat 364002 • Bhopal: MF-26/27 Block-C, Mezzanine Floor, Mansarovar Complex, Hoshangabad Road, Bhopal-462016, Madhya Pradesh • Bhubhaneshwar: Plot No. 381, Khata 84, MZ Kharvel Nagar, (Near Ram Mandir), Dist –Khurda, Bhubaneshwar, 751001 Orissa • Pune: Ground Floor, Office no. 6, Chetna CHS Ltd, General Thimayya Marg, Camp Pune, 411 011 • Chandigarh: SCO 137-138, F.F, Sec-9C, Chandigarh 160017, Chandigarh •105, Amar Chamber, Opp. Lal School, Near HDFC Bank, Station Road, Gujarat, Valsad, 396001 • Office No. 32, Ground floor, Sahara Market, Imran Nagar, Vapi Silvasa Road, Gujarat, Vapi 396191 • Shop A & B, Block A, Apurba Complex, Senraleigh Road, Upcar Garden, Ground Floor, Near AXIS Bank, Asansol, West Bengal 713 304 • Chennai- Lloyds Road: Abithil Square,189, Lloyds Road,Royapettah, Chennai 600014, Tamil Nadu • Chennai- N R Dave Complex, 1st Floor, No: 201/C34, 2nd Avenue Anna Nagar west, Chennai - 600 040 • Chennai-Door No 24, Ground Floor, GST Road, Tambaram Sanitorium, Chennai 600 047 • Chennai Unit No.2E, New Door Nos. 43 & 44 / Old Nos. 96 & 97, 11th Avenue, Ashok Nagar, Chennai – 600083. • Chennai : Kailash OMR, Ground Floor Door no. 292, Old Mahabalipuram Road, Sholinganallur, Chennai – 600119 • Cochin: #956/3 & 956/4 2nd Floor, Teepeyam Towers, Kurushupally Road, Off MG Road, Ravipuram , Kochi 682015, Kerala • Coimbatore: No. 1334, Thirumoorthy Layout, Thadagam Road, R.S. Puram, Behind Venkateswara Bakery, Coimbatore – 641002 • Delhi: Unit No. 6, First Floor, Shankar Vihar, Vikas Marg, Opposite Metro Pillar No. 75, Delhi – 110092 • Dehradun: 1st Floor, Opp. St. Joseph school back gate, 33, Subhash road, Dehradun 248001, Uttaranchal • Durgapur : Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, CityCentre, Durgapur 713216, West Bengal • Gujarat 1st Floor, Madhav Plaza No. 138-139, Opp. SBI Lal Bungalow Road, Jamnagar 361001, Gujarat • Gujarat Office No. 23-24 , Pooja-B, Near ICICI Bank, Station Road,Bhuj-Kutch 370001, Gujarat •Gurgaon: M.G. Road, Vipul Agora Bulding, Unit no 109, 1st Floor, Opp. JMD Regedt Sq, Gurgaon - 122001 • Guwahati : Jadavbora Complex, M.Dewanpath, Ullubari, Guwahati 781007, Assam • Haryana Shop No. S.C.O No. 8, Sector 16, Basement, HUDA Shopping Centre,(Below Axis Bank). Faridabad 121002, Haryana •,Hyderabad-Begumpet: Gowra Plaza, 1st Floor, No: 1-8-304-307/381/444,S.P. Road, Begumpet, Secunderabad, Hyderabad 500003, Andhra Pradesh • Hyderabad: Door No. 1-98/2/11/3, Shrishti Tower, 1<sup>st</sup> floor, Shop no. 3, Arunodaya Colony, Hi Tech City Road, Madhapur, Ranga Reddy District, Hyderabad - 500081 • Indore: 310-311 Starlit Tower,29/1 Y N Road, Indore 452001, Madhya Pradesh • Jaipur: Building No 1, Opp Amrapura Sthaan, M.I. Road, Jaipur 302001, Rajasthan • Jalandhar: 102, 1st Floor, Arora Prime Tower, G T Road, Jalandhar - 144001, Punjab • Jamshedpur : Padmalaya, 18 Ram Mandir Area, Ground Floor, Bistapur, Jamshedpur – 831001, Jharkhand., Jamshedpur 831001, Jharkhand • Jodhpur: 1st Floor, Plot No 3, Sindhi Colony, Shastri Nagar Jodhpur Rajasthan •Kalyan: Ground Floor, Unit No. 7, Vikas Heights, Ram Baugh, Santoshi Mata Road, Kalyan – 421301 •Kanpur: Unit no. 317, Kan Chamber, 14/113, Civil Lines, Kanpur 208001 • Kalyani: B- 9/14 (C.A), 1st Floor, Central Park, Dist- Nadia, Kalyani 741235, West Bengal • Kanpur: Unit No. G-5, Sai Square 16-116, (45), Bhargava Estate Civil Lines, Kanpur 208 001, Uttar Pradesh • Kolhapur: 1089, E Ward, Anand Plaza, Rajaram Road, Kolhapur 416001, Maharashtra • Kolkata – 1<sup>st</sup> Floor, 1/393 Garihat Road (South), Opp. Jadavpur Police Station, Prince Anwar Shah Road, Kolkata – 700068 • Kolkata - Dalhousie: Room No. 409, 4th Floor, Oswal Chambers, 2, Church Lane Kolkata - 700001, West Bengal • Kolkata - Lords : 227, AJC Bose Road, Anandalok, 1st Floor, Room No. 103/103 A, Block - B, Kolkata 700020, West Bengal

• Lucknow: 1st Floor Modern Business Center, 19 Vidhan Sabha Marg, Lucknow 226001, Uttar Pradesh • Lucknow: Unit no. 8 & 9, Saran Chambers II, 5 Park Road (Opposite Civil Hospital), Lucknow – 226001, Uttar Pradesh • Ludhiana: SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141001, Punjab • Margao: UG-20, Vasant Arcade, Behind Police Station, Comba, Margao, Goa - 403601 • Mumbai – Andheri: Vivekanand Villa, Opp. HDFC Bank, Swami Vivekanand Road, Andheri (West), Mumbai – 400058 • Mumbai-Borivli: ICICI Prudential Mutual Fund, Ground Floor, Suchitra Enclave Maharashtra Lane, Borivali (West), Mumbai 400092, Maharashtra • Mumbai - Fort: ICICI Prudential Asset Management Co Ltd, 2nd Floor, Brady House, 12/14 Veer Nariman Road Fort, Mumbai 400001, Maharashtra • Mumbai - Ghatkopar: Ground Floor, Unit No 4 & 5, Platinum Mall, Opposite Ghatkopar Railway Station, Jawahar Road, Ghatkopar East, Mumbai 400077 • Mumbai - Goregaon: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon, Mumbai 400013, Maharashtra • Mumbai-Bandra: ICICI Prudential Mutual Fund, Ground Unit no. 3, First Floor, Unit No – 13, Esperanza, Linking Road, Bandra (West), Mumbai - 400050, Maharashtra • Mumbai – Powai : ICICI Prudential Mutual Fund, Ground Floor, Unit no. 16-17, Heera Panna Center, Powai, Mumbai – 400076 • Mumbai-Thane: ICICI Prudential Mutual Fund, Ground Floor, Mahavir Arcade, Ghantali Road, Naupada, Thane West, Thane 400602, Maharashtra • Sri Kamakshi Sadan No. 44/1, 1st Floor, 4th cross, Malleswaram, Bangalore 560 003 • Mumbai-Vashi: ICICI Prudential AMC Ltd, Devavrata Co-op Premises, Plot No 83, Office No 26, Gr Floor, Sector 17, Vashi, Navi Mumbai 400703, Maharashtra • Nagpur: 1st Floor, Mona Enclave, WHC Road, Near Coffee House Square, Above Titan Eye Showroom, Dharampeth, Nagpur 440010, Maharashtra • Nashik: 1st Floor, Plot no. 57, Karamkala, New Pandit Colony, Opp old Municipal Corporation, (NMC) Off Sharanpur Road, Nashik – 422 002 • New Delhi: 12th Floor Narain Manzil, 23 Barakhamba Road, New Delhi 110501, New Delhi • Navsari: 4/411, Landmark The Mall, Near Sayaji Library, Sayaji Road, Gujarat, Navsari 396445 • Noida: K-20, First Floor, Sector 18, Noida, Uttar Pradesh, Pincode 201301 • New Delhi: Plot No. C-1, 2, 3 Shop No. 112, Above ICICI Bank, First Floor, P.P Towers, Netaji Subhash Place, Pitampura, New Delhi – 110034 • New Delhi: 108, Mahatta Tower, B Block, Janak Puri, New Delhi 110558 • Panjim: Sandeep Apts, Shop No. 5 & 6, Ground Floor, Next to Hotel Samrat, Dr. Dada Vaidya Road, Panaji 403001, Goa • Patna : 1st Floor, Kashi Place, Dak Bungalow Road, Patna 800001, Bihar • Pune: Ground Floor, Empire Estate – 4510, Premier City Building, Unit A-20, Pimpri, Pune – 411019 • Pune: 1101 /4/6 Shivaji Nagar, Chimbalkar House, Opp Sambhaji Park, J M Road, Pune 411054, Maharashtra • Raipur: Shop No. 10, 11 & 12, Ground Floor, Raheja Towers, Jail Road, Raipur, PIN 492001, Chattisgarh • Siliguri : Ganapati Plaza, 2nd Floor, Sevoke Road, Siliguri 734001, West Bengal • Prantik Para, Near Hotel Samrat, P. O Chilita, P. S. Bohorompur, Bohorompur, West Bengal 742 165 • Surat: HG 30, B Block, International Trade Center, Majura Gate, Surat 395002, Gujarat • Udaipur: Shukrana, 6 Durga Nursery Road, Near Sukhadia Memorial, Udaipur 313001, Rajasthan • Uttar Pradesh: Shop No. 2, Plot No. C-74, Ground Floor, Raj Nagar, District Centre, Ghaziabad 201002, Uttar Pradesh • Vadodara: First Floor, Unit no. 108, 109 & 110, Midtown Heights, Opp. Bank of Baroda, Jetalpur, Vadodara – 390007 • Varanasi: D-58/2, Unit No.52 & 53, 1st Floor, Kuber Complex, Rath Yatra Crossing, Varanasi 221010, Uttar Pradesh • Jaipur: Shop No. NFS/3&4, Nehru Place, Tonk Road, Jaipur, Rajasthan 302018

• Email IDs: [trxn@icicipruamc.com](mailto:trxn@icicipruamc.com), [TrxnBangalore@icicipruamc.com](mailto:TrxnBangalore@icicipruamc.com),  
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[TrxnNRI@icicipruamc.com](mailto:TrxnNRI@icicipruamc.com)

Toll Free Numbers: (MTNL/BSNL) 1800222999; (Others) 18002006666 • Website: [www.icicipruamc.com](http://www.icicipruamc.com)

**Other Cities: Additional official transaction acceptance points  
(CAMS Transaction Points)**

• Agartala: Advisor Chowmuhanani (Ground Floor) Krishnanagar, Agartala 799001, Tripura • Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra 282002, Uttar Pradesh • Ahmedabad: 111-113,1st Floor, Devpath Building, off : C G Road, Behind Lal Bungalow, Ellis Bridge , Ahmedabad, Ahmedabad 380006, Gujarat • Nadiad: F -134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad – 387001, Gujarat • Ajmer: Shop No.S-5, Second Floor Swami Complex, Ajmer 305001, Rajasthan • Akola : Opp. RLT Science College Civil Lines, Akola 444001, Maharashtra • Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh 202001, Uttar Pradesh • Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad 211051, Uttar Pradesh • Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey 688011, Kerala • Alwar: 256A, Scheme No:1, Arya Nagar, Alwar 301001, Rajasthan • Amaravati : 81, Gulsham Tower, 2nd Floor Near Panchsheel Talkies, Amaravati 444601, Maharashtra • Ambala : Opposite PEER, Bal Bhawan Road, Ambala 134003, Haryana • Jalpaiguri: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode: 735101, West Bengal • Amritsar: SCO - 18J, 'C' Block, Ranjit Avenue, Amritsar 140001, Punjab • Anand: 101, A.P. Tower, B/H, Sardhar Gunj Next to Nathwani Chambers , Anand 388001, Gujarat • Anantapur: 15-570-33, I Floor Pallavi Towers, Anantapur 515001, Andhra Pradesh • Andheri (parent: Mumbai ISC): CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri 400069, Maharashtra • Ankleshwar: Shop # F -56,1st Floor, Omkar Complex,Opp Old Colony, Near Valia Char Rasta, G.I.D.C., Ankleshwar 393002, Gujarat • Asansol: Block – G 1st Floor P C Chatterjee Market Complex Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal • N. N. Road, Power House Choupathi, Coochbehar – 736101, West Bengal • Shop No. 6, Sriram Commercial Complex, In front of Hotel Blue Diamon, Ground Floor, T. P. Nagar, Korba 495677 • Ward No. 5, Basantapur More, PO Arambag, Hoogly, Arambagh 712 601, West Bengal • Shyamaprasad Road, Shillongpatty, 2nd floor, opposite Hindi School, Silchar 788 001 • Aurangabad:2nd Floor, Block D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad 431001, Maharashtra • Bagalkot: Shop No. 2, 1<sup>st</sup> Floor, Shreyas Complex, Near Old Bus Stand, Bagalkot – 587101 • Balasore: B C Sen Road, Balasore 756001, Orissa • • Bangalore: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore 560042, Karnataka • Bankura: CAMS Service Center, Cinema Road, Nutunganj, Beside Mondal Bakery, P. O. & Dist. Bankura 722101 • Bareilly: F-62-63, Butler Plaza Civil Lines, Bareilly 243001, Uttar Pradesh • Belgaum:Classic Complex, Block No. 104, 1<sup>st</sup> Floor, Saraf Colony, Khanapur Road, Tilakwadi , Belagavi , Karnataka - 590006 • Bellary: CAMS Service centre,# 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), Bellary 583103, Karnataka • Berhampur: First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Berhampur 760001, Orissa • Bijapur (Vijayapura): Shop No. 06, 2<sup>nd</sup> Floor, Shree Krishna Complex, Near Kanhayya Sweets, M G Road, Vijayapura (Bijapur) - 586101 • Bhagalpur: Dr R P Road Khalifabag Chowk, Bhagalpur 812002, Bihar • Bharuch (parent: Ankleshwar TP): F-108, Rangoli Complex Station Road , Bharuch 392001, Gujarat • Bhatinda: 2907 GH,GT Road Near Zila Parishad, Bhatinda 151001, Punjab • Bhavnagar: 305-306, Sterling Point Waghawadi Road Opp. HDFC Bank, Bhavnagar 364002, Gujarat • Bhilai: Shop No. 117,Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chattisgarh • Bhilwara: Indrapartha tower Shop Nos 209-213, Second floor, Shyam ki sabji mandi Near Mukharji garden, Bhilwara 311051, Rajasthan • Bhopal: Plot No . 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal 462011, Madhya Pradesh • Bhubaneswar: 101/ 7, Janpath, Unit-III, Bhubaneswar 751001, Orissa • Bhuj: Data Solution, Office No:17 I st Floor Municipal Building Opp Hotel Prince Station Road, Bhuj - Kutch 370001, Gujarat • Bolpur: Room No. FB26, 1st Floor, Netaji Market, Bolpur, West Bengal – 731204 • Nalanda: R-C Palace, Amber Station Road, Opp.: Mamta Complex, Bihar Sharif (Nalanda) Bihar 803 101. • Bhusawal (Parent: Jalgaon TP): 3, Adelaide Apartment Christain Mohala, Behind Gulshan-E-Iran Hotel Amardeep Talkies Road Bhusawal, Bhusawal 425201, Maharashtra • Bikaner: Behind Rajasthan patrika, in front of Vijaya Bank, 1404 Amar Singh Pura, Bikaner 334 001, Rajasthan • Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.G), 495 001 Contact:9203900626 • Bokaro: Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City 827004, Bokaro 827004, Jharkhand • Burdwan: 1st floor, Above Exide Showroom, 399 G T Road, Burdwan, 713101 • Calicut: 29/97G 2nd Floor Gulf Air Building Mavoor Road Arayidathupalam, Calicut 673016, Kerala • Chandigarh: Deepak Towers, SCO

154-155, 1st Floor, Sector17-C, Chandigarh 160017, Punjab • Chandrapur: Opp. Mustafa Décor, Near Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra 442 402. Tel. No. 07172 – 253108 Chennai: Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam, Chennai 600034, Tamil Nadu • Chennai: 7th floor, Rayala Tower - III,158, Annasalai,Chennai, Chennai 600002, Tamil Nadu • Chennai: Ground floor, Rayala Tower- I,158, Annasalai, Chennai, Chennai 600002, Tamil Nadu • Cochin: 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682 018. Tel.: (0484) 6060188/6400210 • Coimbatore: Old # 66 New # 86, Lokamanya Street (West) Ground Floor R.S. Puram, Coimbatore 641002, Tamil Nadu • Cuttack: Near Indian Overseas Bank Cantonment Road Mata Math, Cuttack 753001, Orissa • Davenegere: 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension, Devengere 577002, Karnataka • Dehradun: 204/121 Nari Shilp Mandir Marg Old Connaught Place, Dehradun 248001, Uttaranchal • Delhi: CAMS Collection Centre, Flat no.512, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi 110501, New Delhi • Deoghar: S S M Jalan Road Ground floor Opp. Hotel Ashoke Caster Town, Deoghar 814112, Jharkhand • Dhanbad: Urmila Towers Room No: 111(1st Floor) Bank More, Dhanbad 826001, Jharkhand • Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule 424001 • Durgapur: City Plaza Building, 3rd floor, City Centre, Durgapur 713216, West Bengal • Erode: 197, Seshaiyer Complex Agraharam Street, Erode 638001, Tamil Nadu • Faridhabad: B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT, Faridhabad 121001, Haryana • Gaya: C/o Mangalam Press, Near R/O Dr. Binay Kumar Sinha, Bangla Asthan, Ramdhanpur, Bihar. Gaya – 823001 • Ghaziabad: 113/6 I Floor Navyug Market, Gazhiabad 201001, Uttar Pradesh •First Floor, Canara Bank Building, Dhundhi Katra Mirzapur, Uttar Pradesh 231 001, Contact no: 05442 – 220282, Email ID: camsmpr@camsonline.com • F-10, First Wings, Desai Market, Gandhi Road, Bardoli, 394 601, Contact No: 8000791814, Email ID: cambrd@camsonline.com •Hyderabad: No. 15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB Colony, Kukatpally, Hyderabad 500072 • Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2, Next to Mahalaxmi temple, Panaji Goa, 403 001 • Gondal: Parent CSC - Rajkot,A/177, Kailash Complex, Khedut Decor, Gondal 360311, Gujarat • Gandhinagar : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar – 382421 • Gorakhpur: Shop No. 3, Second Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur 273001, Uttar Pradesh • Gobindgarh: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab – 147 301 • Guntur: Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh • Gurgaon: SCO - 17, 3rd Floor, Sector-14, Gurgaon 122001, Haryana • Guwahati: Piyali Phukan Road, K.C Path, House No.-1 Rehabari, Guwahati 781008, Assam •H. No 1-3-110, Rajendra Nagar, Mahabubnagar, Telangana, 509001 •B8, 1st floor, Mira Arcade, Library Road, Amreli, 365601 • Gwalior: G-6, Global Apartment Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior 474001, Madhya Pradesh •Haridwar – F-3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand, 249408 • Hazaribag: Municipal Market Annanda Chowk, Hazaribagh 825301, Jharkhand • Hisar: 12, Opp. Bank of Baroda Red Square Market, Hisar 125001, Haryana • Hubli: No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029, Karnataka • Hyderabad: 208, II Floor, Jade Arcade Paradise Circle, Secunderabad 500003, Andhra Pradesh • Indore: 101, Shalimar Corporate Centre 8-B, South Tukogunj, Opp.Greenpark, Indore 452001, Madhya Pradesh • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001, Madhya Pradesh • Jaipur: R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station, Jaipur 302001, Rajasthan • Jalandhar: 367/8, Central Town Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab • Jalgaon: Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon 425001, Maharashtra • Jalna C.C. (Parent: Aurangabad): Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna 431203, Maharashtra • Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu 180004, Jammu & Kashmir • Jamnagar: 207, Manek Centre, P N Marg, Jamnagar 361001, Gujarat. Tel.: (0288) 6540116 • Jamshedpur: Millennium Tower, "R" Road Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand • Jhansi: 372/18 D, 1st floor, Above IDBI Bank, Beside V-Mart, Near RASKHAN, Gwalior Road, Jhansi 284001 • Jodhpur: 1/5, Nirmal Tower Ist Chopasani Road, Jodhpur 342003, Rajasthan • Jorhat: Jail Road Dholasatra, Near Jonaki Shangha Vidyalaya Post Office – Dholasatra, Jorhat - 785001 • Junagadh: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat • Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001,

Andhra Pradesh • Kangra: C/O Dogra Naresh and Associates, College Road, Kangra, Himachal Pradesh, 176001 • D No – 25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp Swathi Medicals, Kakinada 533001, Andhra Pradesh • Kalyani: A - 1/50, Block - A, Dist Nadia, Kalyani 741235, West Bengal • Kannur: Room No.14/435 Casa Marina Shopping Centre Talap, Kannur 670004, Kerala • Kanpur: I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, The Mall, Kanpur 208001, Uttar Pradesh • Karimnagar: HNo.7-1-257, Upstairs S B H Mangammathota, Karimnagar 505001, Andhra Pradesh • Karnal (Parent: Panipat TP): 29 Avtar Colony, Behind Vishal Mega Mart, Karnal 132001 • Karur: # 904, 1st Floor Jawahar Bazaar, Karur 639001, Tamil Nadu • Kharagpur: 623/1 Malancha Main Road, PO Nimpura, Ward No - 19, Kharagpur 721304, West Bengal • Kharagpur: "Silver Palace", OT Road, Inda – Kharagpur, G.P Barakola, P.S – Kharagpur local, West Midnapore – 721305 • Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001, Maharashtra • Kolkata: RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124, Kolkata, West Bengal • Kolkata – 2A, Ganesh Chandra Avenue, Room No. 3A "Commerce House" (4th floor), Kolkata 700013 • Kolkata: Saket Building, 44 Park Street, 2nd Floor, Kolkata 700071, West Bengal • Kadakkan Complex, Opp Central School, Malappuram 670 504 • 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad 283 203 • Kollam: Kochupilamoodu Junction Near VLC, Beach Road, Kollam 691001, Kerala • Kota: B-33 'Kalyan Bhawan Triangle Part ,Vallabh Nagar, Kota 324007, Rajasthan • Kottayam: Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 • Kumbakonam: Jailani Complex 47, Mutt Street, Kumbakonam 612001, Tamil Nadu • Kurnool: H.No.43/8, Upstairs Uppini Arcade, N R Peta, Kurnool 518004, Andhra Pradesh • Lucknow: Off # 4,1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow 226001, Uttar Pradesh • Ludhiana: U/ GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhowal Road, Ludhiana 141002, Punjab • Madurai: Cams Service Centre, # 1st Floor, 278, North Perumal, Maistry Street (Nadar Lane), Madurai 625001, Tamil Nadu • Mangalore: No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore 575003, Karnataka • Mapusa: Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-Op Bank Ltd, Angod, Mapusa 403507, Goa • Margao: F4 – Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa 403601 • Meerut: 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttar Pradesh • Mehsana: 1st Floor, Subhadra Complex Urban Bank Road, Mehsana 384002, Gujarat • Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sales Tax Office,, Uttar Pradesh • Hirji Heritage, 4th floor, Office No. 402, Above Tribhovandas Bhimji Zaveri (TBZ), L.T. Road, Borivali West, Mumbai 400 092. • Mumbai: Rajabhadur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort, Mumbai 400023, Maharashtra • Navi Mumbai – Vashi: BSEL Tech Park, B-505, Plot no. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705 • Muzaffarnagar: F26/27-Kamadhenu Market, Opp. LIC Building, Ansari Road, Muzaffarnagar - 251001 • Muzzafarpur: Brahman toli, Durgasthan Gola Road, Muzaffarpur 842001, Bihar • Mysore: No.1, 1st Floor CH.26 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore 570009, Karnataka • Nadiad: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad 387001, Gujarat • Nagpur: 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath, Nagpur 440010, Maharashtra • Nagercoil IV Floor, Kalluveettill Shyras Center 47, Court Road, Nagercoil - 629 001 • Nanded: Shop No. 303, 1st Floor, Rajmohd complex, Mani Road Sree nagar, Nanded – 431 605. Tel. No. 9579444034 • Nasik : 1st Floor, Shraddha Niketan, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002 • Navsari: CAMS Service Center, 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Navsari 396445, Gujarat • Nellore: 97/56, I Floor Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh • New Delhi : 304-305 III Floor Kanchenjunga Building 18, Barakhamba Road Cannaugt Place, New Delhi 110501, New Delhi • Nizamabad: CAMS Service Centre, 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad – 503001, Telangana • Noida: CAMS Service centre C-81, 1st floor, Sector - 2, Noida, Noida 201301, Uttar Pradesh • Palakkad: 10 / 688, Sreedevi Residency Mettupalayam Street, Palakkad 678001, Kerala • Panipat: 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana • Patiala: 35, New Lal Bagh Colony, Patiala 147001, Punjab • Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001, Bihar • Pathankot: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot 145001, Punjab • Phagwara : Shop no. 2, Model Town, Near Joshi Driving School, Phagwara – 144401, Punjab • Pondicherry: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry 605001, Pondichery • Port Blair: 2<sup>nd</sup> Floor,

PLA Building, Opp. ITF Ground, VIP Road, Junglighat, Port Blair – 744103 • Pune: Nirmitti Eminence, Off No. 6, I Floor Opp Abhishek Hotel Mehendale Garage Road Erandawane, Pune 411054, Maharashtra • Raipur: HIG,C-23, Sector - 1, Devendra Nagar, Raipur 492004, Chattisgarh • Rajahmundry: Cabin 101 D.no 7-27-4 1st Floor Krishna Complex Baruvuri Street T Nagar, Rajahmundry 533101, Andhra Pradesh • Rajkot: Office 207 - 210, Everest Building Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat • Ranchi: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001, Jharkhand • Rohtak: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana • Rourkela: 1st Floor Mangal Bhawan Phase II Power House Road, Rourkela 769001, Orissa • Saharanpur: I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur 247001, Uttar Pradesh • Salem: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu • Sambalpur: C/o Raj Tibrewal & Associates Opp.Town High School, Sansarak, Sambalpur 768001, Orissa • Sangli: Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli 416416, Contact No.: 0233-6600510 • Satna: 1st Floor, Shri Ram Market, Beside Hotel Pankaj, Birla Road, Satna 485001, Madhya Pradesh • Satara: 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment, Satara 415002, Maharashtra • Shillong: 3rd Floor, RPG Complex, Keating Road, Shillong 793001, Meghalaya, Tel: (0364) 2502511 • Shimla: I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla 171001, Himachal Pradesh • Shimoga: Nethravathi Near Gutti Nursing Home Kuvempu Road, Shimoga 577201, Karnataka • Siliguri: 78, First Floor, Haren Mukherjee Road, Beside SBI Hakimpara, Siliguri - 734001, West Bengal • Solapur: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra • Sriganganagar: 18 L Block, Sri Ganganagar 335001, Rajasthan • Srinagar: Near New Era Public School, Rajbagh, Srinagar 190008. Contact no. 0194-2311428. • 47/5/1, Raja Rammohan Roy Sarani, PO Mallickpara, Dist Hoogly, Sreerampur 712203 • Surat: Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyawad, Nanpura, Surat 395001, Gujarat • Tezpur Sonitpur: Kanak Tower 1<sup>st</sup> Floor, Opp. IDBI Bank/ICICI Bank, C.K. Das Road, Tezpur Sonitpur, Assam – 784001 • Thane –Dev Corpora, 1<sup>st</sup> Floor, Office No. 102, Cadbur Junction, Eastern Express Highway, Thane (West) - 400601 • Thiruppur: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu • Thiruvalla: Central Tower,Above Indian Bank Cross Junction, Tiruvalla 689101, Kerala • Tirunelveli: III Floor, Nellai Plaza 64-D, Madurai Road, Tirunelveli 627001, Tamil Nadu • Tirupathi: Shop No: 6, Door No: 19-10-8 (Opp to Passport Office), AIR Bypass Road Tirupati - 517501, Andhra Pradesh, Tel: (0877) 6561003 • Trichur: Room No. 26 & 27,DEE PEE PLAZA,Kokkalai, Trichur 680001, Kerala • Trichy: No 8, I Floor, 8th Cross West Extn Thillainagar, Trichy 620018, Tamil Nadu • Trivandrum: R S Complex Opposite of LIC Building Pattom PO, Trivandrum 695004, Kerala • Udaipur: Shree Kalyanam 50, Tagore Nagar Sector 4, Hiranmagri, Udaipur – 313001, Email Id - camsudp@camsonline.com, Rajasthan • Udhampur: Guru Nank Institute, NH-1A, Udhampur, Jammu & Kashmir – 182101 • Unjha (Parent: Mehsana): 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384170, Gujarat • Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007, Gujarat • Valsad: Ground Floor Yash Kamal -"B" Near Dreamland Theater Tithal Road, Valsad 396001, Gujarat • VAPI: 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasata, Vapi 396195, Gujarat • Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex Varanasi - 221010, Uttar Pradesh • Vellore: No.1, Officers Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore 632001, Tamil Nadu • Vijayawada: 40-1-68, Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road, Labbipet, Vijayawada 520010, Andhra Pradesh • Villupuram : 595-597, 2nd Floor, Sri Suswani Towers, Nehruji Road, Villupuram – 605602 • Visakhapatnam: Door No. 48-3-2, Flat No. 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam – 530 016., Andhra Pradesh • Warangal: A.B.K Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal 506001, Andhra Pradesh • Yamuna Nagar: 124-B/R Model Town Yamunanagar, Yamuna Nagar 135001, Haryana. • Gopal katra, 1st Floor, Fort Road Jaunpur – 222001, Contact no: 05452 321630 Jaunpur

#### **TP Lite Centres**

•Ahmednagar: B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar 414001, Maharashtra • Basti: Office # 3, 1st Floor, Jamia Shopping Complex, Opp Pandey School, Station Road, Basti 272002, Uttar Pradesh • Chhindwara: Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara 480001, Madhya Pradesh • Chittorgarh: CAMS Service centre, 3 Ashok Nagar,Near Heera Vatika, Chittorgarh, Chittorgarh 312001, Rajasthan •

Darbhanga: Shahi Complex, 1st Floor Near RB Memorial hospital, V.I.P. Road, Benta Laheriasarai, Darbhanga 846001, Bihar • Dharmapuri : # 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Dharmapuri 636701, Tamil Nadu • Shop No 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh, 518001 • Dhule : H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule 424001, Maharashtra • Faizabad: Amar Deep Building, 3/20/14, 1st floor, Niyawan, Faizabad-224001 • Gandhidham: S-7, Ratnakala Arcade, Plot No. 231, Ward – 12/B, Gandhidham 370201, Gujarat • Gulbarga: Pal Complex, 1st Floor Opp. City Bus Stop, SuperMarket, Gulbarga 585101, Karnataka • Haldia: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia 721602, West Bengal • Haldwani: Durga City Centre, Nainital Road Haldwani, Haldwani 263139, Uttaranchal • Himmatnagar: D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar 383001, Gujarat • Hoshiarpur: Near Archies Gallery Shimla Pahari Chowk, Hoshiarpur 146001, Punjab • Hosur: No.303, SIPCOT Staff Housing Colony, Hosur 635126, Tamil Nadu • Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur 222001, Uttar Pradesh • Katni: 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni 483501, Madhya Pradesh • Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam 507001, Andhra Pradesh • Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732101, West Bengal • Manipal: CAMS Service Centre, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal 576104, Karnataka • Mathura: 159/160 Vikas Bazar, Mathura 281001, Uttar Pradesh • Moga: Gandhi Road, Opp Union Bank of India, Moga 142001, Punjab • Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu • Palanpur: Tirupati Plaza, 3rd Floor, T - 11, Opp. Government Quarter, College Road, Palanpur 385001, Gujarat • Rae Bareli: No.17 Anand Nagar Complex, Rae Bareli 229001, Uttar Pradesh • Rajapalayam: D. No. 59 A/1, Railway Feeder Road Near Railway Station, Rajapalayam 626117, Tamil Nadu • Ratlam: Dafria & Co 81, Bajaj Khanna, Ratlam 457001, Madhya Pradesh • Ratnagiri: Kohinoor Complex Near Natya Theatre Nachane Road, Ratnagiri 415639, Maharashtra • Roorkee: Cams Service Center, 22 Civil Lines Ground, Floor, Hotel Krish Residency, (Haridwar), Roorkee 247667, Uttaranchal • Sagar: Opp. Somani Automobiles Bhagwanganj, Sagar 470002, Madhya Pradesh • Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur 242001, Uttar Pradesh • Sirsa: Bansal Cinema Market, Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa 125055, Haryana • Sitapur: Arya Nagar Near Arya Kanya School, Sitapur 262001, Uttar Pradesh • Solan: 1st Floor, Above Sharma General Store Near Sanki Rest house The Mall, Solan 173212, Himachal Pradesh • Srikakulam: Door No 4-4-96, First Floor. Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam 532001, Andhra Pradesh • Sultanpur: 967, Civil Lines Near Pant Stadium, Sultanpur 228001, Uttar Pradesh • Surendranagar: 2 M I Park, Near Commerce College Wadhwan City, Surendranagar 363035, Gujarat • Tinsukia: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank, PO Tinsukia, Tinsukia 786125, Assam • Tuticorin: 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin 628003, Tamil Nadu • Ujjain: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain 456010, Madhya Pradesh • Vasco: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama 403802, Goa • Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal 445001, Maharashtra.

In addition to the existing Official Point of Acceptance of transactions, Computer Age Management Services Pvt. Ltd. (CAMS), the Registrar and Transfer Agent of ICICI Prudential Mutual Fund, having its office at New No 10. Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H.Road), Chennai - 600 034 shall be an official point of acceptance for electronic transactions received from the Channel Partners with whom ICICI Prudential Asset Management Company Limited has entered or may enter into specific arrangements for all financial transactions relating to the units of mutual fund schemes. Additionally, the secure Internet sites operated by CAMS will also be official point of acceptance only for the limited purpose of all channel partners transactions based on agreements entered into between IPMF and such authorized entities. Additionally, the Internet site(s) operated by the AMC and online applications of the AMC (including Iprutouch) will also be official point of acceptance. The AMC also accepts applications received on designated FAX numbers.

In addition to the existing Official Point of Acceptance of transactions, authorized Points of Service (POS) of MF Utilities India Private Limited (MFUI) shall be an official point of acceptance for all financial and non- financial transactions. The updated list of POS of MFUI is available on [www.mfuindia.com](http://www.mfuindia.com). The online transaction portal of MFU is [www.mfuonline.com](http://www.mfuonline.com). Further, Investors can also subscribe units of the Scheme during the NFO Period by availing the platforms/facilities made available by the Stock Exchanges.

For the updated list of official Point of Acceptance of transactions of AMC and CAMS, please refer the website of the AMC viz., [www.icicpruamc.com](http://www.icicpruamc.com).