

Name of the Asset Management Company:
ICICI Prudential Asset Management Company Limited

Name of the Mutual Fund:
ICICI Prudential Mutual Fund

KEY INFORMATION MEMORANDUM

**ICICI Prudential Regular Gold Savings Fund
(An open ended Fund of Funds Scheme)**

| | |
|---------------------------|--------------------|
| New Fund Offer Opens on | September 20, 2011 |
| New Fund Offer Closes on* | October 04, 2011 |

*The Trustee reserves the right to extend the New Fund Offer (NFO) period, subject to the condition that the NFO period including extension, if any, shall not exceed maximum of 15 days in line with SEBI Regulation.

Offer of Units of Rs. 10 each for cash during the New Fund Offer and Continuous offer of Units at NAV based prices

Sponsors : ICICI Bank Limited: Regd. Office: Landmark, Race Course Circle, Vadodara 390 007, India; and

Prudential plc (formerly known as Prudential Corporation plc) (through its wholly owned subsidiary, Prudential Corporation Holdings Limited): Laurence Pountney Hill, London EC4R 0HH, United Kingdom

Trustee : ICICI Prudential Trust Limited
Regd. Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001.

Investment Manager : ICICI Prudential Asset Management Company Limited
Regd. Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi-110 001.
Corporate Office: 3rd Floor, Hallmark Business Plaza, Sant Dyaneshwar Marg, Bandra (East), Mumbai - 400 051, Tel: (022) 26428000, Fax: (022) 2655 4165.
Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by AMC, Key Personnel, Investor's rights & services, risk factors, penalties & litigations etc. investor should, before investment, refer to the SAI and SID available free of cost at any of the Investor service Centre or distributors or from the website www.icicpruamc.com

The particulars of ICICI Prudential Regular Gold Savings Fund have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after 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 (SID).

INVESTMENT OBJECTIVE UNDER THE SCHEME:

ICICI Prudential Regular Gold Savings Fund (the Scheme) is a fund of funds scheme with the primary objective to generate returns by investing in units of ICICI Prudential Gold Exchange Traded Fund (IPru Gold ETF).

The investments into underlying funds under the Scheme would, inter alia, be governed by:

- The investment management style of such scheme
- The tolerance and the risk profile of such schemes
- The asset allocation (such as equity or debt) of such Schemes

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

ASSET ALLOCATION PATTERN:

| Type of Instrument | Normal Asset Allocation (% of Net Assets) |
|---|---|
| Units of ICICI Prudential Gold Exchange Traded Fund | 95% - 100% |
| Debt & Money Market Instruments (including cash & cash equivalent and Liquid/Debt Funds). | 0% - 5% |

The cumulative gross exposure through its investments in various securities/instruments shall not exceed 100% of the net exposure of the Scheme.

The deviation from the underlying ETF may occur mainly on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The above percentages would be adhered to at the point of investment in the underlying schemes. Further, subject to the asset allocation pattern stated above, the maximum asset allocation to the scheme of a Mutual Fund may be to the extent of 100% of the investible corpus under the Scheme.

The investment portfolio of the Scheme would reflect low volatility in the units of the underlying schemes having asset allocations in gold and in debt and money market investments.

Investment Strategy:

The scheme would endeavor to provide investment returns linked to the underlying scheme. The scheme intends to achieve its investment objective by investing in ICICI Prudential Gold Exchange Traded Funds and Debt & Money Market Instruments. The AMC shall endeavor that the returns of ICICI Prudential Regular Gold Savings Fund will replicate the returns generated by ICICI Prudential Gold Exchange Traded Fund and is not expected to deviate more than 2% on an annualized basis net of recurring expenses in the Scheme. The deviation from the underlying ETF may occur mainly on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The Scheme will invest in ICICI Prudential Gold Exchange Traded Fund directly or through secondary market.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of funds and consequent investments in the over previous six months ending on April 30, 2011.

| Percentage difference in prices between 'n' days | 2 days | 3 days | 4 days | 5 days | 6 days | 7 days |
|--|--------|--------|--------|--------|--------|--------|
| Average | 0.24 | 0.38 | 0.45 | 0.48 | 0.48 | 0.47 |
| Maximum | 4.13 | 4.13 | 4.13 | 4.13 | 4.22 | 4.10 |
| Minimum | -2.33 | -2.21 | -2.17 | -2.90 | -3.13 | -3.10 |

The assumption is that entire corpus is delayed by the no. of days tabulated above. But in reality, since the daily subscription may not be material to the total corpus of the fund the impact would not be material. Moreover subscriptions over periods of time would normally be expected to iron out the deviations.

Banking and Utilization of Funds

Status of fund realisation on lumpsum and SIP investments:

a. Banking and Utilization of Funds

Following are the various modes of payments for Purchase/Additional purchases and SIP transactions for ICICI Prudential Regular Gold Savings Fund

| Sr. No. | Payment Mode | Clearing |
|---------|---------------------|---|
| 1 | RTGS | Same Day |
| 2 | Transfer Instrument | Same Day |
| 3 | Auto Debit | Same Day |
| 4 | NEFT | Same day or the next day |
| 5 | ECS | One/Two days or Five/Seven days (Depending on the clearing cycle of that particular location) |
| 6 | MICR | Two days but in some cases 3-7 Days |
| 7 | PDC | As per MICR clearing cycle of RBI/SBI |

The cash flow through various modes of acceptance will be analyzed on a daily basis. Investment into the underlying units of underlying scheme would be on the basis of this cash flow analysis & subscription/redemption request received. The deployment will be carefully planned on the basis of the mode of acceptance of instrument with an objective to moderate tracking error.

To illustrate - A cheque of Rs. 10,000 received on T day in the Fund would result in the investor getting the NAV of T day in ICICI Prudential Regular Gold Savings Fund as per extant guidelines. The said cheque would be realized only on T+2/3 and hence the fund would invest in underlying scheme on T+2/3 as the case may be. There could be underlying price movements in underlying scheme between T day and T+2/3 day. This could result in tracking error. However, over periods of time it may get neutralized.

To that extent the performance of scheme shall be at variance with that of the underlying scheme.

The table below highlights the Clearing Mechanism of the funds based on various modes of payments based on different types of location for lumpsum investments:

| Location/ Mode of clearing | RTGS | NEFT | ECS (RBI locations) | ECS (Non-RBI locations) | MICR (RBI locations) | MICR (Non-RBI locations) |
|----------------------------|-------|-----------------------------------|---------------------|-------------------------|----------------------|--------------------------|
| Tier I | T day | T day upto 5.00 pm, Otherwise T+1 | T+3 days | NA | T+2 days | NA |
| Tier II | T day | T day upto 5.00 pm, Otherwise T+1 | T+3 days | T+3 days | T+2 days | T+3 days |
| Tier III | T day | T day upto 5.00 pm, Otherwise T+1 | NA | T+4 days | NA | T+4 days |
| Tier IV | T day | T day upto 5.00 pm, Otherwise T+1 | NA | T+5 days | NA | T+5 days |

The table below highlights the % of funds received on Systematic Investment Plan received from ECS location for one SIP date 25th (for Jan 2011 - Mar 2011 period).

| Period of receipt of funds from the SIP date | Jan 2011 % collected | Feb 2011 % collected | Mar 2011 % collected |
|--|----------------------|----------------------|----------------------|
| T+ 2 Days | 97.19 | 67.36 | 73.13 |
| T+ 5 Days | 2.81 | 32.63 | 26.87 |
| Grand Total | 100.00 | 100.00 | 100.00 |

* T = Trade date

b. Clearance of Funds

Availability of Clear Funds for Equity Funds

| Source | Amount in % | Avg. no. of days (Funds cleared) |
|-----------------|---------------|---|
| RTGS | - | T day |
| NEFT | - | T day |
| Bank Transfers | 3.87 | T day |
| Online Transfer | 46.42 | 70% on T day and 30% on T + 1 DAY |
| MICR | 49.71 | 90% on T + 2 day and 10% on T + 3 to 5 days |
| Total | 100.00 | |

* Online transfers denote Channel & payment gateway funds

Weighted Average of inflow in equity scheme is maximum of 2 days

Availability of Clear Funds for non liquid debt funds

| Source | Amount in % | Avg. no. of days (Funds cleared) |
|-----------------|---------------|---|
| RTGS | 15.72 | T day |
| NEFT | - | T day |
| Bank Transfers | 63.25 | T day |
| Online Transfer | 11.64 | 70% on T day and 30% on T + 1 DAY |
| MICR | 9.39 | 90% on T + 2 day and 10% on T + 3 to 5 days |
| Total | 100.00 | |

* Online transfers denote Channel & payment gateway funds

Weighted Average of Inflows into Debt Funds is maximum 2 days.

The above data for inflow of clear funds for equity and non liquid debt schemes is for the month of April 2011. The average number of days of inflow of clear funds into ICICI Prudential Regular Gold Savings Fund may differ depending on the mode/ source of transaction.

c. Utilization of Funds

Transactions are accepted before the cut off time as specified by SEBI from time to time. All the transactions are reported in our Registrars and Transfer Agents system by the respective branches across India and funds get deposited into the banks accounts. On the basis of clear Funds being available for deployment, cash flows are reported to the fund manager on timely basis.

The inputs regarding cash flows by various modes of acceptance will be planned on a daily basis. The subscription/redemption request will also be reported and used as a basis for investing in underlying Gold funds on realization of funds. This will also form the basis for subsequent deployment of funds in underlying Gold funds. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.

Fund Manager will either execute trade the units of underlying Gold funds on exchange or subscribe directly via AMC depending on market dynamics in the best interest of investors.

How the Scheme is different from the existing fund of funds or Gold exchange traded fund (Gold ETF) or Schemes of ICICI Prudential Mutual Fund?

In our basket of our existing schemes, we have funds like ICICI Prudential Advisors Series (fund of funds) and ICICI Prudential Gold Exchange Traded Fund (IPru Gold ETF). However we, do not have scheme which is an open ended fund of funds scheme investing in Gold exchange fund.

The Scheme is different from the existing Fund of Funds scheme and IPru Gold ETF of ICICI Prudential Mutual Fund:

- Being fund of funds scheme investing in IPru Gold ETF, it is different from existing Fund of Funds scheme which invests in Equity funds, Debt funds apart from Gold ETFs.

- The Scheme is different from existing IPru Gold ETF due to following reasons:
 - The Scheme primarily invests in IPru Gold ETF whereas IPru Gold ETF directly invests in Gold.
 - The scheme is not proposed to be listed on stock exchange and hence it facilitates the investment by investors across India who do not have demat account, to invest in this fund through physical mode. IPru Gold ETF is listed on exchange.
 - Investor can buy and sell of units of the Scheme on any business days directly with the Fund whereas in case of IPru Gold ETF buy and sell of units, other than in creation unit size, is on exchange.
 - Investors can invest in the Scheme in a systematic manner on a regular basis, through Systematic Investment Plan. **Systematic Investment Plan (SIP)** is long term disciplined investment technique under investment can be made of fixed sum of money on a monthly or quarterly basis in a scheme at the prevailing NAV. This allows saving and investing regularly. This investment technique enables following benefits:
 - **Small, regular investments:** A simple way to enter the market by investing small amounts. Small but regular investments go a long way in creating wealth over time.
 - **Rupee cost averaging:** Fewer units during rising markets and more units during falling markets, thereby reduces the average cost per unit.
 - **No need for 'timing the markets':** No need to select the right time and quantity to buy and sell as timing the market is time consuming and risky. It eliminates the need to actively track the markets.
 - **Availability of add-on facilities:** Ease of availing add on facilities like Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan and switch etc.
 - As the Scheme is not listed on any stock exchange, investors need not depend on stock exchange liquidity to exit or redeem from the Scheme. Investing in gold through ICICI Prudential Regular Gold Savings Fund, the investor can directly subscribe/ redeem units through the physical mode at the various designated investor service centre across the country thereby making it easily accessible and convenient.
 - **Cost Effective:** Investing in gold through the ICICI Prudential Regular Gold Savings Fund in physical application mode enables the investors to invest in a low cost manner as the investor does not have to incur the following charges applicable for investing through the dematerialized mode. Example if an investor subscribing Rs 50,000/- each in Gold ETF through the dematerialized mode and Regular Gold Savings Fund through physical application would incur following charges

| Charges | IPru Gold ETF through Demat Mode | ICICI Prudential Regular Gold Savings Fund through Physical Application Mode |
|---|----------------------------------|--|
| Account Opening charges | Nil | Nil |
| Annual Maintenance charges of Demat Account | Rs 0 - Rs 1200 | Nil |
| Delivery brokerage charges | Rs 25 - Rs 175 | Nil |
| Transaction charges | Rs 25 | Nil |
| Annual Scheme Recurring Expenses | Rs 750 | Rs. 750 |
| Total | Rs 800- Rs 2150 | Rs. 750 |

Delivery brokerage in the above example is in the range of 0.05% to 0.35% .The above charges may vary as per different brokers. Charges like trading account opening charges, service tax, education cess, exchange levy and stamp duty is applicable on the transactions in dematerialized mode. Annual Scheme Recurring Expenses is capped at 1.50% p.a. under both the options.

Given below is the comparison of ICICI Prudential Gold Exchange Traded Fund and ICICI Prudential Advisor Series(fund of funds scheme):

| Features | ICICI Prudential Gold Exchange Traded Fund |
|--|---|
| Objective of the Scheme | The Fund seeks to provide investment returns that, before expenses, closely track the performance of domestic prices of Gold derived from the LBMA AM fixing prices. However, the performance of the scheme may differ from that of the underlying gold due to tracking error. There can be no assurance or guarantee that the investment objective of the plan will be achieved. The fund is not actively managed. It does not engage in any activities designed to obtain a profit from, or to ameliorate losses caused by, changes in the price of gold. |
| Investment Strategy | <ol style="list-style-type: none"> 1) The AMC uses a "passive" approach to try and achieve scheme investment objective. The scheme invests in gold as an asset regardless of such investment merit. 2) The Scheme will invest at least 95% of its total assets in the Gold or gold related securities. It may hold upto 5% of their total assets in debt or money market securities. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. 3) The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark Index. 4) All the Investment decision will be taken by the designated Fund Manager under the supervision of Chief Investment Officer. 5) Any other strategy notified by the regulators from time to time. |
| Investment Pattern | Gold bullion and instruments with Gold as underlying that may be specified by SEBI - 100% - 95%; Debt & Money Market Instruments (including cash & cash equivalent)* - 5% - 0%; *Investments in Securitised debt shall be limited to the maximum exposure allowed to the debt instruments as per above asset allocation. |
| Average Assets under Management (As on June 30, 2011) | Rs. 103.59 crores |
| No. of folios as on August 31, 2011 | 5590 |

ICICI Prudential Advisor Series

ICICI Prudential Advisor Series is an Open ended asset allocation fund, which is of the nature of Fund of Funds, comprising thereunder five investment Plans, i.e.: ICICI Prudential Very Cautious Plan, ICICI Prudential Cautious Plan, ICICI Prudential Moderate Plan, ICICI Prudential Aggressive Plan and ICICI Prudential Very Aggressive Plan.

| Features | ICICI Prudential Very Cautious Plan | ICICI Prudential Cautious Plan | ICICI Prudential Moderate Plan | ICICI Prudential Aggressive Plan | ICICI Prudential Very Aggressive Plan |
|--|--|--|--|---|---|
| Objective of the Scheme | The primary investment objective is to seek to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made primarily in the schemes of domestic or offshore Mutual Fund(s) having asset allocation to: <ul style="list-style-type: none"> • Money market and debt securities. This Plan may be considered to be ideal for investor's having a low risk appetite and a shorter duration of investment. | The primary investment objective is to seek to generate regular income primarily through investments in the schemes of domestic or offshore Mutual Fund(s) having asset allocation: <ul style="list-style-type: none"> • Primarily to fixed income securities • To a lesser extent (maximum 35%) in equity and equity related securities so as to generate long-term capital appreciation. | The primary investment objective is to seek to generate long term capital appreciation and current income by creating a portfolio that is invested in the schemes of domestic or offshore Mutual Fund(s) mainly having asset allocation to: <ul style="list-style-type: none"> • Equity and equity related securities as well as • Fixed income securities | The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is invested predominantly in the schemes of domestic or offshore Mutual Fund(s) mainly having asset allocation to: <ul style="list-style-type: none"> • Equity and equity related securities and • A small portion in debt and money market instruments. | The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is invested predominantly in the schemes of domestic or offshore Mutual Fund(s) that actively invests in: <ul style="list-style-type: none"> • Equity/ equity related securities. This Plan is suitable for investor's seeking higher returns and having appetite for higher investments risks and market fluctuations. |
| Investment Strategy | The Scheme will invest primarily in the existing schemes of onshore or offshore Mutual Fund(s), gold exchange traded fund and other exchange traded fund. ICICI Prudential Mutual Fund, at present, has a number of Debt and Equity oriented schemes, which would act as the underlying schemes for ICICI Prudential Advisor Series. ICICI Prudential Advisor Series intends to invest in various schemes of ICICI Prudential Mutual Fund, presently launched or that may be launched in future. | | | | |
| Investment Pattern | Debt-oriented schemes - 100% - 30% Money market schemes/ cash and liquid plans* - 70% - 0% | Equity- oriented schemes- 35% - 0% Debt-oriented schemes - 100% - 50% Money market schemes/ cash and liquid plans - 30% - 0% Gold Exchange Traded Fund and other Exchange Traded Fund* - 20% - 0% | Equity- oriented schemes - 60% - 40% Debt-oriented schemes - 60% - 30% Money market schemes/ cash and liquid plans- 30% - 0% Gold Exchange Traded Fund and other Exchange Traded Fund* - 20% - 0% | Equity- oriented schemes - 80% - 50% Debt-oriented schemes - 50% - 20% Money market schemes/ cash and liquid plans - 10% - 0% Gold Exchange Traded Fund and other Exchange Traded Fund* - 30% - 0% | Equity- oriented schemes - 100% - 70% Debt-oriented schemes - 10% - 0% Money market schemes/ cash and liquid plans - 10% - 0% Gold Exchange Traded Fund and other Exchange Traded Fund* - 30% - 0% |
| | *The scheme will make investments in onshore Gold Exchange Traded Fund and in case of other Exchange Traded Fund(s) ETF(s) the investments will be made both in on shore and off shore ETF(s). | | | | |
| Average Assets under Management (As on June 30, 2011) | Rs. 73.76 crores | Rs. 3.14 crores | Rs. 7.55 crores | Rs. 7.16 crores | Rs. 6.50 crores |
| No of folios as on August 31, 2011 | 281 | 564 | 827 | 1353 | 1206 |

Risk Profile of the scheme:

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

- Investors may please note that they will be bearing the expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment.
- The changes in the asset allocation may result in high transaction costs.
- The scheme would invest in ICICI Prudential Gold Exchange Traded Fund. Accordingly, the NAV of the scheme will react to Gold price movements and as the IPru Gold ETF is listed on any stock exchange, the scheme NAV would also react to general stock market fluctuations.
- The investable surplus could remain idle before it can be suitably invested and could lead to underperformance. Similarly, to avoid liquidity shortfall at the time of redemption and dividend, the scheme could maintain some cash in the scheme which could lead to underperformance vis-à-vis gold prices.
- The NAV of the scheme to the extent invested in Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- Trading in listed IPru Gold ETF may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading is not advisable. In addition, trading is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of the market necessary to maintain the listing of IPru Gold ETF will continue to be met or will remain unchanged. IPru Gold ETF may suffer liquidity risk from domestic as well as international market.
- The units of the underlying scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that IPru Gold ETF can be created and redeemed in creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
- The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange

rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc.

- Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of market maker of the underlying scheme to arbitrage, resulting into wider premium/discount to NAV. This could lead to fund underperformance vis-à-vis gold prices.
- The returns from underlying schemes in which the scheme invests may under perform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
- The scheme may be affected by a general price decline in the gold prices. The scheme ultimately invests in gold as an asset class regardless of such investment merit.
- An investment in the scheme may be adversely affected by competition from other methods of investing in gold.
- The Trustee, in the general interest of the unit holders of the Scheme offered under this Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.
- For the valuation of underlying scheme, indirect taxes like customs duty, VAT, etc would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of underlying fund(s) units and hence the Fund of Funds scheme's units.
- The Fund of funds may also invest in money market instruments, bonds, securitised debts & other debt securities or Liquid/Debt Funds as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments.
- The Scheme's endeavor is to get cash on redemptions from underlying scheme. However, in case the underlying scheme is unable to sell for any reason, and delivers physical gold there could be delay in payment of redemptions proceeds pending such realization.

- Time lag in realization of cheque/ DD and as a result investment/deployment of investible surplus will be done basis the realization in scheme account for which the performance of scheme may vary from that of benchmark.
- The Scheme will subscribe according to the value equivalent to unit creation size as applicable for the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.
- As the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, investors may not be able to obtain specific details of the investments of the underlying scheme. However, as the scheme proposes to invest only in IPru Gold ETF, the underlying assets will by and large be physical gold.
- While it would be the endeavour of the Fund Manager of the Fund of Funds scheme(s) to invest in the target scheme in a manner, which will seek to maximize returns, the performance of the underlying fund may vary which may lead to the returns of the Fund of Funds being adversely impacted. Again any change in the fundamental attributes or the investments policies of the underlying scheme could affect the performance of the Scheme.
- The scheme specific risk factors of the underlying scheme become applicable to the fund of funds as well. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme relevant to the Fund of Fund scheme that they invest in. Copies of the SID pertaining to the scheme of the Fund, which disclose the relevant risk factors, are available at the Customer Service Centres or may be accessed at www.icicpruamc.com.
- A Fund Manager managing the scheme may also be the Fund Manager for any underlying scheme.
- The tax benefits available under the scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfillment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor.
- **Risk associated with investment in IPru Gold ETF:**
 - a. The scheme would invest in Gold and Gold-linked instrument(s). Accordingly, the NAV of the scheme will react to Gold price movements. Units of the fund are proposed to be listed on a stock exchange; hence the market prices of the units would also react to general stock market fluctuations.
 - b. Although units are proposed to be listed on an exchange, there can be no assurance that an active secondary market will develop or be maintained. Prices of units, which are proposed to be listed and traded, could be impacted by thin liquidity in the secondary market as these funds may not be actively traded.
 - c. **Risk of passive investment:** The scheme is not actively managed. The scheme may be affected by a general price decline in the gold prices. The scheme ultimately invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets.
 - d. **Tracking error risk:** The performance of the scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period. Such variation, referred to as tracking error may impact the performance of the scheme. However, the Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Investable surplus remaining idle increases the tracking error and hence acts as a risk factor.
 - e. Trading in units on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of the Scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of exchange necessary to maintain the listing of the units will continue to be met or will remain unchanged.
 - f. The units may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.
 - g. Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV.
 - h. The returns from physical gold in which the scheme invests may under perform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
 - i. The scheme is not actively managed. The scheme may be affected by a general price decline in the gold prices. The scheme primarily invests in gold as an asset class regardless of such investment merit. The AMC does not attempt to take defensive positions in declining markets.
 - j. Gold Exchange Traded Fund are relatively new product and their value could decrease if unanticipated operational or trading problems arise.
 - k. An investment in the scheme may be adversely affected by competition from other methods of investing in gold.
 - l. The Trustee, in the general interest of the unit holders of the Scheme offered under this scheme information document and keeping in view of the unforeseen

circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.

- m. For the valuation of units, indirect taxes like customs duty, VAT etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of units of the Scheme.
- n. The Fund may also invest in gold related instruments, money market instruments, bonds & other debt securities as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments..

• **Risk Mitigation Strategies:**

Risk Mitigation measures for portfolio volatility

Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme(s) where the fund intends to invest follow the underlying price of gold and therefore the level of portfolio volatility would be same as that of the underlying gold price. The fund manager would also endeavour to keep minimal cash levels to keep performance deviation from the underlying ETFs to minimal.

Risk mitigation measures for managing liquidity

Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Also the Gold ETF could have tracking error with respect to price of physical gold which may add to the schemes tracking error with its benchmark i.e. physical gold due to various factors including but not limited to:

1. **Delay in the purchase or sale of gold due to**
 - a. Illiquidity of gold,
 - b. Delay in realization of sale proceeds,
 - c. Creating a lot size to buy the required amount of gold

Risk Mitigation:

- a. Gold is a fairly liquid asset and hence in normal circumstances would be available for purchase and sale at all points of time.
- b. The AMC has a robust process of retrieving speedily the daily collections at various RTA locations. The RTA has been advised to bank cheques as expeditiously as possible. The AMC tracks the daily cash flows and the Fund Managers towards prompt deployment, subject to market conditions.
- c. Even if the collections reported on a day are less than the minimum lot size, the AMC can procure the required quantity through open market purchases. The AMCs generally appoint Authorised Participants under the Gold ETF scheme to ensure liquidity in the market place for the ETF units.

2. The Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.

Risk Mitigation:

Investment is based on the judgment of the Fund Manager, and he would work towards furtherance of the unitholders interest.

3. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.

Risk Mitigation:

Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated.

Even for lot size purchases, the AMC deals with multiple reputed banks/ authorized participants whereby the probability of default in trades are remote.

4. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.

Risk Mitigation:

The fund manager would endeavour to keep cash to the minimal, subject to the asset allocation table; the fund has also proposed a minimal expenses ratio, thereby reducing the extent of tracking error.

5. Execution of large buy / sell orders, and disinvestments to meet redemptions, recurring expenses, dividend payouts etc.

Risk Mitigation:

These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.

6. Transaction cost (including taxes and insurance premium) and recurring expenses

Risk Mitigation:

The Fund seeks to keep it to the minimal to reduce the impact of the tracking error. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However this may vary when the markets are very volatile.

7. Delay in receipt of subscription/SIP inflows

Risk Mitigation:

The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by ICICI Prudential Mutual Fund. The subscription/ redemption request will also be reported and used as a basis for planning

investments in IPru Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.

8. Availability of Gold bars for creation of units of IPru Gold ETF

Risk Mitigation:

The Mutual Fund appoints leading bullion banks to make gold bars available for creation of underlying scheme and that in turn will help minimize tracking error.

9. Funds flows in Gold Saving funds of value lesser than Creation lot size of IPru Gold ETF

Risk Mitigation:

For small amounts of inflows/outflows which are less than the creation size of IPru Gold ETF, the FOF scheme will buy/sell IPru Gold ETF units directly on the stock exchange without waiting for additional subscription redemption to minimize tracking error.

10. The trade execution prices for IPru Gold ETF may be different from NAV of IPru Gold ETF.

Risk Mitigation:

The execution price of IPru Gold ETF will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error.

• **Risk management strategies**

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in 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 debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

OPTIONS OFFERED UNDER THE PLANS OF THE SCHEME: Investors under the Scheme have the choice of Growth Option and Dividend Option at present. Dividend option will have dividend payout and dividend reinvestment facilities. Growth Option is the default option under the Scheme.

The Trustee reserves the right to declare dividends under the dividend option of the Scheme. It should, however, be noted that actual distribution of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus.

The Trustee may, at a later date, decide to introduce any other options, under the Scheme, as is considered necessary.

APPLICABLE NAV FOR PURCHASE (INCLUDING SWITCHES): In respect of valid applications received upto the 3.00 pm on a business day, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3.00 pm on a business day, by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

In respect of purchase of units with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilization shall be applicable.

APPLICABLE NAV FOR REDEMPTION (INCLUDING SWITCHES): In respect of valid applications received upto 3.00 pm on a business day 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.

MINIMUM APPLICATION AMOUNT AND MINIMUM ADDITIONAL AMOUNT:

| | |
|--|---------------------------------------|
| Minimum Application Amount | Rs. 5,000 (and in multiples of Re. 1) |
| Minimum Additional Application Amount | Rs. 1,000 (and in multiples of Re. 1) |

REDEMPTIONS INCLUDING SWITCH-OUTS: The Units can be redeemed (i.e. sold back to the Fund) on every Business Day at the Redemption Price. The redemption request can be made for any amount of minimum of Rs. 500/- and multiples of Re.1/- thereof provided minimum balance should not fall below Rs. 5,000/-. The Fund reserves the right to close a Unitholder's account if the balance falls below Rs. 5,000/- and the investor fails to invest sufficient funds to bring the value of the account up to Rs. 5,000/- within 30 days. Redemption can also be made for the total number of units standing to the credit of investor at the time of closure of account, even though such redemption is for less than Rs.500/-. The redemption will be at Applicable NAV.

The Fund reserves the right to modify exit loads, at any time in future, on perspective basis. The maximum load (exit) under the Scheme will not exceed the limits as prescribed under the Regulations.

CUT-OFF TIME FOR SUBSCRIPTIONS/REDEMPTIONS/ SWITCHES: 3:00 pm

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

DESPATCH OF REDEMPTION PROCEEDS: The redemption or repurchase proceeds shall be despatched to the unitholders within 10 working days from the date of redemption or repurchase.

BENCHMARK INDEX: The scheme will be benchmarked against the domestic price of gold. 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.

DIVIDEND POLICY : The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. It should, however, be noted that actual distribution of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

NAME OF THE FUND MANAGER: Mr. Chaitanya Pande

Qualification: PGDM from IIM, New Delhi, BSc from St. Stephens College, New Delhi

Total No. of Years of Experience: 15 years as Manager in Fund Management

NAME OF THE TRUSTEE COMPANY: ICICI Prudential Trust Limited

NUMBER OF FOLIOS & AVERAGE ASSETS UNDER MANAGEMENT: Not available.

SCHEME PERFORMANCE: Performance history is not available as the Scheme is new.

EXPENSES OF THE SCHEME:

Entry load: Not applicable. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Exit Load: If the amount sought to be redeemed or switched out is invested for a period of upto one year from the date of allotment - 2% of the applicable Net Asset Value;

If the amount sought to be redeemed or switched out is invested for a period of more than one year from the date of allotment - Nil

However, the Trustee shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations.

ACTUAL RECURRING EXPENSES: Not Available.

ANNUAL SCHEME RECURRING EXPENSES: The total expenses of the scheme including the expenses of the underlying scheme shall be capped at 1.5% weekly average net assets of the scheme.

The recurring expenses charged by the underlying fund would vary from time to time.

| Risk & description specific to debt | Risk mitigants / management strategy |
|---|---|
| Market Risk: 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. | 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. |
| Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market. | 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 fund will however, endeavor to minimise liquidity risk by investing in securities having a liquid market. |
| Credit Risk: 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). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk. | A traditional SWOT 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. In case of securitized debt instruments, the fund will ensure that these instruments are sufficiently backed by assets. |
| Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. 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. |

The maximum annual recurring expenses that can be charged to the scheme shall be within the limits stated in Regulation 52(6).

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. These estimates are based on a corpus size of Rs.1 crore under the Scheme, and would change, to the extent assets are lower or higher. If the corpus size is in excess of Rs.1 crore, the above mentioned recurring expenses in the Scheme would change. The above expenses are subject to inter-se change and 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 AMC and the total expenses may be more than as specified in the table above. However, as per the Regulations, the total recurring expenses that can be charged to the Scheme in this SID shall be subject to the applicable guidelines. Expenses over and above the permitted limits will be borne by the AMC.

The recurring expenses of the Schemes, and the additional management fee shall be as per the limits prescribed under Sub-Regulations (6) of Regulations 52 of the Regulations and shall not exceed the limits prescribed thereunder.

WAIVER OF LOAD FOR DIRECT APPLICATION: Not Applicable.

TAX BENEFITS OF INVESTING IN THE MUTUAL FUND: Investors are advised to refer to Statement of Additional Information (SAI) available on the website of AMC viz; icicipruamc.com

DAILY NET ASSET VALUE (NAV) PUBLICATION: The NAV will be declared on all Business Days. The AMC will endeavour to have the NAV published in two daily newspapers and update on AMC's website www.icicipruamc.com. The AMC shall also endeavour to update the NAVs on the website of AMFI i.e. www.amfiindia.com by 10.00 a.m. the following business day.

For Investor Grievances please contact:

| Name and Address of Registrar | Name, address, telephone number, fax number, e-mail address of ICICI Prudential Mutual Fund |
|--|---|
| Computer Age Management Services Pvt. Ltd. Unit: ICICI Prudential Mutual Fund New No 10, Old No. 178, Opp. to Hotel Palm Grove, MGR Salai (K.H. Road), Chennai - 600 034. | Ms. Kamaljeet Saini – Investor Relations Officer ICICI Prudential Asset Management Company Ltd. 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. Phone: (91)(22) 26852000, Fax: (91)(22) 2686 8313 e-mail: enquiry@icicipruamc.com |

Unitholders' Information: Under normal circumstances, an Account Statement will be mailed to the investor, indicating the number of Units purchased/ allotted within 5 Business Days of the acceptance of a valid application for purchase of Units.

An Account Statement will be sent by ordinary post to each unitholder, stating the number of Units allotted, not later than 5 working days from the close of New Fund Offer Period. Where the email-id is available, the account statement will be sent by e-mail only. The Account Statements shall be non-transferable. If the Unitholder so desires, non-transferable unit certificates will be issued within 5 working days of the receipt of request for the certificate.

In accordance with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 the Fund may, dispatch the statement of accounts to the unit holders under SIP/STP/SWP once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. However, the first account statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment.

In case of specific request received from investors, the Fund shall provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under STP to their e-mail address on a monthly basis, if so mandated.

The Fund shall provide the account statements to the unit holders who have not transacted during the last six months prior to the date of generation of account statements. The account statements may be generated and issued along with the Portfolio Statement or Annual Report of the scheme. Further, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

It is hereby notified that wherever the investor(s) has/have provided his/their e-mail address in the application form or any subsequent communication in any of the folio belonging to the investor(s), the Fund/Asset Management Company reserves the right to use Electronic Mail (e-mail) as a default mode to send various communication which include account statements for transactions done by the investor(s).

The investor(s) may request for a physical account statement by writing or calling the Fund's Investor Service Centre/ Registrar & Transfer Agent. 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 its unaudited financial results and Scheme Portfolios 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 www.icicipruamc.com and on AMFI's website at www.amfiindia.com within one month from the close of each half year, in the prescribed formats.

In accordance with the Regulation 56, the scheme wise Annual Report or abridged summary thereof shall be mailed to all the unitholders not later than 4 months from the date of closure of the relevant accounts year. The Annual Report and abridged summary thereof shall contain details as specified in the Eleventh 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. Provided that the abridged schemewise Annual Report mailed to the unitholders is in the format prescribed by the Board in this regard. The report mailed in abridged summary form shall carry a note that for unitholders of a scheme full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unitholder on payment of such nominal fees as may be specified by the mutual fund.

In accordance with the SEBI Circular No. SEBI/IMD/CIR No.8/132968/2008 July 24, 2008, the Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated and the Schemewise Annual Report shall be displayed on the website of the mutual fund.

The Fund shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 with respect to despatch of the account statement.

Note: The Scheme under the Scheme Information Document was approved by the Directors of ICICI Prudential Trust Limited vide resolution passed by circulation dated April 22, 2011

For and on behalf of the Board of Directors of
ICICI Prudential Asset Management Company Limited
Sd/-

Place : Mumbai
Date : September 06, 2011

Nimesh Shah
Managing Director

ICICI Prudential Mutual Fund Official Points of Acceptance

| | | |
|---|--|--|
| <p>• Ahmedabad: Commercial Unit No 401/ 402, 4th Floor, Prerna Arbour, Off C.G. Road, Ahmedabad 380009 • Bangalore: Phoenix Pinnacle, First Floor, Unit 101-104, No. 46 Ulsoor Road, Bangalore - 560042 • Baroda (Vadodara): 3rd Floor, West Wing, Landmark Building, Race Course Circle, Vadodara 390 007 • Bhopal: MF - 26/27 Block - C, Mezzanine floor, Mansarovar Complex, Hoshangabad Road, Bhopal - 462016, Madhya Pradesh • Bhubhaneshwar: 2nd floor, Epari Plaza, Plot No. C-653, Unit-3, Janpath, Bhubhaneshwar, Orissa - 751001 • Chandigarh: SCO 137-138 1st Floor, Sector 9-C, Chandigarh 160 017 • Chennai: Abithil Square, No.189, Lloyds Road, Chennai 600 014 • Coimbatore: 14/15, City Center building, 1ll floor, Arokiaswamy Road (East), Opp to Hotel Annapoorna, R S Puram, Coimbatore 641002 • Dehradun: 1st floor, Opposite St. Joseph School back gate, 33, Subhash Road, Dehradun - 248001, Uttaranchal • Kochi: # 956/3 & 956/4, 2nd Floor, Teepeyem Towers, Kurushupally Road, Off M.G. Road, Ravipuram, Cochin - 682015 • Hyderabad: Ground Floor, "Linus Towers" 1-8-313, Opposite Old Huda office, Begumpet, Hyderabad-500016 • Indore: 310-311 Starlit Tower, 29/1 Y N Road, Indore - 452001, Madhya Pradesh • Jaipur: Office No. 301, 301-A, Paris Point,</p> | <p>Plot No. A-26A, Sawai Jai Singh Highway, Collectorate Circle, Bani Park, Jaipur-302 016 • Jamshedpur: Office No. 7, II Floor, Bharat Business Centre, Holding # 2, Ram Mandir Area, Bistupur, Jamshedpur - 831001, Jharkhand • Kanpur: 516-518, Krishna Tower, 15/63 Civil Lines, Opp. U.P. Stock Exchange, Kanpur 208001 • Kolhapur: 1089, E-ward, Anand Plaza, Rajaram Road, Kolhapur - 416001, Maharashtra • Kolkata: 4th Floor, Anandlok, Block B, 227, A.J.C Bose Road, Kolkata 700020 • Lucknow: 1st Floor, Modern Business Centre, 19 Vidhansabha Marg, Lucknow 226 001 • Ludhiana: SCO 121, Ground Floor, Feroze Gandhi Market, Ludhiana 141 001 • Mumbai (Central Service Office - Goregaon): 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (East), Mumbai - 400 063. Tel.: 022-26852000, Fax No.: 022-2686 8313 • Mumbai (Fort): Shiv-Sneha Chambers, 307, Shahid Bhagat Singh Road, Fort Market Junction, Fort, Mumbai 400 038 • Mumbai (Borivali): Ground Floor, Suchitra Enclave, Maharashtra Lane, Borivali (West), Mumbai 400 092 • Mumbai (Khar): 101, 1st Floor, Abbas Manzil, Opposite Khar Police Station, S. V. Road, Khar (West), Mumbai - 400052 • Mumbai (Thane): Ground Floor, Mahavir Arcade, Ghantali Road, Naupada, Thane West 400 602 • Nagpur: 1st floor,</p> | <p>Mona Enclave, WHC Road, Near Coffee House Square, Above Titan Eye Showroom, Dharampeth, Nagpur - 440010, Maharashtra • Nashik: Shop No. 1, Rajeev Enclave, Near Old Municipal Corporation, New Pandit colony, Nashik - 422002, Maharashtra • Navi Mumbai - Vashi: Office No. 26, Devarata Co-op Housing Society, Ground floor, Plot No. 83, Sector 17, Landmark: Near Babubhai Jiwandas Showroom, Near Axis Bank, Vashi, Navi Mumbai - 400703 • New Delhi: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi 110 001 • Noida: F-25, 26 & 27, First Floor, Savitri market, Sector-18, Noida 201301 • Panjim: Shop No. 6&7, Sandeep Apartment, Dr. Dada Vaidya Road, Panjim 403 001 Goa. • Patna: 1st Floor, Kashi Palace, Dak Bungalow Road, Patna 800 001 • Pune: 1205/4/6, Shivaji Nagar, Chimbalkar House, Opp. Sambhaji Park, J.M. Road, Pune 411004 • Rajkot: Plus Point Complex, 4th Floor, Opposite Haribhai Hall, Near Ramkrishna Ashram, Dr. Yagnik Road, Rajkot - 360001 • Surat: HG-30, Block-B, International Trade Centre, Majura Gate, Surat 395002. • Udaipur: Shukrana, 6, Durga Nursery Road, Near Sukhadia Memorial, Udaipur 313001 • Varanasi: D-58/ 2, Unit No. 52&53, 1st floor, Kuber complex, Rath Yatra crossing, Varanasi - 221010, Uttar Pradesh.</p> |
| <p>Toll Free Numbers: (MTNL/BSNL) 1800222999 ; (Others) 18002006666 • Website: www.icicipruamc.com • SMS: INVEST to 58558</p> | | |

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

• **Agartala:** Advsor Chowdhani (Ground Floor), Krishnanagar, Agartala 799001, Tripura. Tel: 9862923301
 • **Agra:** No 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002. Tel: (0562) 324 0202/324 2267 • **Ahmedabad:** 111-113, 1st Floor, Devpath Building, B/h Super Mall, Lal Bungalow Lane, Off C G Road, Ellisbridge, Ahmedabad 380 006. Tel No.: (079) 3008 2468, 3008 2469 • **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar 414 001, Maharashtra. Tel: (0241) 3204221/3204309 • **Ajmer:** AMC No.423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001, Rajasthan. Tel.: (0145) 3292040 • **Akola:** Opp. RLT Science College, Civil Lines, Akola 444001, Maharashtra. Tel: (0724) 3203830/3201323 • **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh 202001, U.P. Tel: (0571) 3200301/3200242 • **Allahabad:** No.7 Ist Floor, Bihari Bhawan, 3, S.P.Marg, Civil Lines, Allahabad 211001, Uttar Pradesh. Tel: (0532) 329 1273/329 1274 • **Alleppey:** Bldg. No. VIII/411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey 688011, Kerala. Tel: (0477) 3209718, 3209719 • **Alwar:** 256A, Scheme No. 1, Arya Nagar, Alwar 301001, Rajasthan. Tel: (0144) 3200451 • **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444601, Maharashtra. Tel: (0721) 329 1965/3205336 • **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala 134003, Haryana. Tel: (0171) 3247437/3248787 • **Amritsar:** SCO- 18 J, "C" Block, Ranjit Avenue, Amritsar 140001. Tel: (0183) 3221379 • **Anand:** 101, A.P.Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand 388001, Gujarat. Tel: (02692) 325071/320704 • **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur 515 001, A.P. Tel: (08554) 326980/326921 • **Andheri** (Parent: Mumbai ISC): 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E) 400069, Maharashtra. Tel: (022) 25261431 • **Angul:** Similipada, Angul 759122, Orissa. Tel: (06764) 329976/329990 • **Ankleshwar:** Shop No. F-56, 1st Floor, Omkar Complex, Opposite Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar - 393002, Gujarat. Tel: (02646) 310206 • **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol 713303, West Bengal. Tel: (0341) 329 5235/329 8306 • **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001, Maharashtra. Tel: (0240) 329 5202/3205141 • **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot 587 101, Karnataka. Tel: 93791 85477/93791 86040 • **Balasure:** B C Sen Road, Balasure 756001, Orissa. Tel: (06782) 326808 • **Bangalore:** Trade Centre, 1st Floor, 45, Dikens Road (Next to Manipal Centre), Bangalore 560 042, Karnataka. Tel No.: (080) 3057 4709 • **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly 243001, U.P. Tel: (0581) 3243172/3243322 • **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum: 590006, Karnataka. Tel: (0831) 3299598 • **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583103, Karnataka. Tel: (08392) 326848/326065 • **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur 760001, Orissa. Tel: (0680) 3203933/3205855 • **Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, Basti-272002, Uttar Pradesh. Tel. No.: (05542) 327979 • **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur 812002, Bihar. Tel: (0641) 3209093/3209094/2409506 • **Bharuch** (Parent: Ankleshwar TP): F-108, Rangoli Complex, Station Road, Bharuch 392001, Gujarat 9825304183 • **Bhatinda:** 2907 GH,GT Road, Near Zila Parishad, Bhatinda 151001, Punjab. Tel: (0164) 3204511/3204170 • **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar 364002, Gujarat. Tel: (0278) 3208387/3200348/2567020 • **Bikaner:** F 4, 5 Bothra Complex, Modern Market, Bikaner 334001 (Rajasthan), Tel: (0151) 3201590, 3201610 • **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490020, Chhattisgarh. Tel: (0788) 3299 040/3299 049 • **Bhilwara:** Indraprastha Tower, Shop Nos. 209-213, Second floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, Bhilwara - 311001, Rajasthan. Tel. No.: (01482) 320809 • **Bhopal:** Plot # 10, 2nd floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone II, Bhopal-462011, Madhya Pradesh Tel.: (0755) 329 5878 • **Bhubaneswar:** 101/7, Janpath, Unit-III, Bhubaneswar 751 001, Orissa. Tel: (0674) 325 3307/325 3308 • **Bhuj:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp

Hotel Prince, Station Road, Bhuj- Kutch 370001, Gujarat. Tel: (02832) 320762/320924 • **Bhusawal:** 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal 425201, Maharashtra • **Bikaner:** 6/7 Yadav Complex, Rani Bazar, Bikaner 334001, Rajasthan. Tel: (0151) 3201590/3201610 • **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur 495 001, Chattisgarh. Tel: (07752) 327886/327887 • **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004, Jharkhand. Tel: (06542) 324 881/326 322 • **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan 713101, West Bengal. Tel: (0342) 320 7001/320 7077 • **C.R. Avenue** (Parent: Kolkata ISC): 33,C.R Avenue, 2nd floor, Room No.13, Kolkata 700012, West Bengal, 9339746915 • **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut 673016, Kerala. Tel: (0495) 325 5984 • **Chandigarh:** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017, Punjab. Tel.: (0172)-3048720 • **Chandrapur:** Above Mustafa Décor, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 Maharashtra. Tel: (07172) 313885 / 313928 • **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034, Tamil Nadu. Tel: (044) 39115561 • **Chhindwara:** Office No - 1, Parasara Road, Near Mehta Colony, Chhindwara - 480 001, Madhya Pradesh. Tel: (07162) 321346 • **Chittoorgarh:** 187, Rana Sanga Market, Chittoorgarh - 312001, Rajasthan. Tel: (01472) 324118, 324810. • **Cochin:** Door No. 64/5871-D, 3rd Floor, Ittoop's Imperial Trade Centre, G. M. Road (North), Cochin 682035. Tel: (0484) 3234658 • **Coimbatore:** Old # 66, New # 86, Lokamanya Street (West), Ground Floor, R.S. Puram, Coimbatore - 641002, Tamil Nadu. Tel: (0422) 3018000 • **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001, Orissa. Tel: (0671) 329 9572/6535123 • **Dharmapuri:** 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 701, Tamil Nadu, Tel: (04342) 310303, 310304 • **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta Laheriasarai Darbhanga-846001 Bihar. Tel.: (6272) 326988/326989 • **Davenegere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davenegere 577002, Karnataka. Tel: (08192) 326226/326227 • **Dehradun:** 204/121 Nari Ship Mandir Marg, Old Connaught Place, Dehradun 248001, Uttarakhand. Tel: (0135) 325 1357/325 8460 • **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar 814112, Jharkhand. Tel: (06432) 320227/320827 • **Dhanbad:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad 826001, Jharkhand. Tel: (0326) 329 0217/2304675 • **Dhule:** H. No. 1793/A, J.B. Road, Near Tower Garden, Dhule 424 001, Maharashtra. Tel: (02562) 329902/329903 • **Durgapur:** City Plaza Building, 3rd floor City Centre, Durgapur-71162, West Bengal. Tel: (0343) 3298890/3298891 • **Erode:** 197, Seshaiyer Complex, Agharam Street, Erode 638001, Tamil Nadu. Tel: (0424) 320 7730/320 7733 • **Faizabad:** 64 Cantonment, Near GPO, Faizabad - 224001, Uttar Pradesh. Tel: 05278-310664, 65 • **Faridhabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad 121001, Haryana. Tel: (0129) 3241148/3241147 • **Firozabad:** Shop No. 19, 1st Floor, Above YO Bikas, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad-283203, Uttar Pradesh. Tel. No.: (05612)-321315 • **Gandhidham:** Grain Merchant Association Building, Office No. 70, 2nd Floor, Near Old Court, Gandhidham - 370201, District - Kutch. Tel: (02836) 313031 • **Ghaziabad:** 113/6 I Floor, Navyug Market, Ghaziabad 201001, Uttarpradesh. Tel: (0120) 3266917/3266918/9910480189 • **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001, Goa. Tel: (0832) 325 1755/325 1640 • **Gondal:** Kailash Complex, Wing - A, Office No. 52, Bus Stand Road, Near Gundala Gate, Gondal-360311, Gujarat. Tel: (0281) 3298158 • **Gondia:** Shri Talkies Road, Gondia - 441 601, Maharashtra. Tel.: (07182)321680 • **gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur 273001, Uttarpradesh. Tel: (0551) 329 4771 • **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga, Gulbarga 585 101, Karnataka. Tel: (08472) 310119/310523 • **Guntur:** Door No 5-38-44, 5/1 BROADIPET, Near Ravi Sankar Hotel, Guntur 522002, Andhra Pradesh. Tel: (0863) 325 2671 • **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon - 122001. Tel: (0124) 3263833 • **Guwahati:** A.K. Azad Road, Rehabari, Guwahati 781008, Assam. Tel: (0361) 260 7771 • **Gwalior:**

G-6, Global Apartment Phase II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior- 474011. Tel: (0751) 3202311 • **Haldia:** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Mdnipur District, Haldia-721 602, West Bengal. Tel: (03224) 320273 • **Haldwani:** Durga City Centre, Nainital Road, Haldwani-263139, Uttarakhand Tel.: (5946) 313500/313501 • **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh 825301, Jharkhand. Tel: (06546) 320251/320250 • **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat - 383001. Tel: (02772) 321080, 321090 • **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar 125001, Haryana. Tel: (01662) 329580/315546 • **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146 001, Punjab. Tel.: (01882) 321081 • **Hosur:** Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur 635109, Tamil Nadu. Tel: (04344) 321002/321004 • **Howrah:** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah 711106, West Bengal 93331737444 • **Hubli:** No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, Hubli 580029. Tel: (0836) 3293374/3200114 • **Ichalkaranji:** 12/178 Behind Congress Committee Office, Ichalkaranji 416 115, Kolhapur District, Maharashtra. Tel.: (0231) 3209356 • **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore 452 001, Madhya Pradesh. Tel: (0731) 3253692/325 3646 • **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001, Madhya Pradesh. Tel: (0761) 3291921 • **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar, Police Station, Jaipur- 302 001, Rajasthan. Tel.: (0141) 326 9126 • **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001, Punjab. Tel: (0181) 3254883/2222882 • **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon 425001, Maharashtra. Tel: (0257) 3207118/3207119 • **Jalna:** Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203, Maharashtra. • **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector - 14, Nanak Nagar, Jammu - 180004 • **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar 361001, Gujarat. Tel: (0288) 329 9737/3206200 • **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur 831001, Jharkhand. Tel: (0657) 329 4594/3294202 • **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi 284001, Uttarpradesh. Tel: (0510) 3202399 • **Jodhpur:** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur 342003, Rajasthan. Tel: (0291) 325 1357/3249144 • **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh 362001, Gujarat. Tel: (0285) 3200909/3200908 • **Kadapa:** Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkalpalli, Kadapa 516 004, Andhra Pradesh. Tel: (08562) 322469/322099 • **Kadapa:** Bandi Subbaramaiah Complex, D. No. 3/1718, Shop No. 8, Raja Reddy Street, Besides Bharathi Junior College, KADAPA-516001, Andhra Pradesh. Tel.: (08562) 322469 • **Kakinada:** No.33-1. 44, Sri Sathya Complex, Main Road, Kakinada 533 001, A.P. Tel: (0884) 320 7474/320 4595 • **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani 741235, West Bengal. Tel: (033) 3242272/32422711 • **Kanchipuram:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram 631501, Tamil Nadu. Tel: (044) 37210001 • **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur 670004, Kerala. Tel: (0497) 324 9382/324 9147 • **Kanpur:** I Floor, 106 to 108, City Centre Phase II, 63/2, The Mall, Kanpur-208 001, Uttar Pradesh. Tel: (0512) 3918003 • **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar 505 001, A.P. Tel: (0878) 3205752/3208004 • **Karnal:** 7, Ist Floor, Opp Bata Showroom, Kunjapura Road, Karnal 132001, Haryana. Tel: 09813999809 • **Karur:** 126, GVP Towers, Kovai Road, Basement of Axis Bank, Karur 639002, Tel.: (04324) 311329/310064 • **Katni:** NH 7, Near LIC, Jabalpur Road, Bargawan, Katni - 483 501, Madhya Pradesh. Tel: (07622) 322104 • **Kestopur:** AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kolkata, Kestopur 700101, West Bengal. Tel: (033) 32415332/32415333 • **Khammam:** Shop No. 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507 001, Andhra Pradesh. Tel: (08742) 323972 • **Kharagpur:** Shivhare Niketan, H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur-721301, West

Bengal, Tel: (03222) 323984 • **Kolhapur**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001. Tel: (0231) 3209732 • **Kolkata**: "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata 700 071, West Bengal. Tel: (033) 32550760/30582285 • **Kolkata**: 33, C.R. Avenue, 2nd floor, Room No.13, Kolkata 700 012, West Bengal. Tel: 09339746915 • **Kollam**: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam 691001, Kerala. Tel: (0474) 3248376/3248377/9847067534 • **Kota**: B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007, Rajasthan. Tel: (0744) 329 3202 • **Kottayam**: Building No.: KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686 001. Tel No. (0481) 320 7011, (0481) 320 6093 • **Kumbakonam**: Jailani Complex 47, Mutt Street, Tamil Nadu, Kumbakonam 612001. Tel: (0435) 3201333, 3200911, 2403747 • **Kurnool**: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool 518 004, A.P. Tel: (08518) 312 978/312 970 • **Latur**: Vyapari Dharmshala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur- 413531 (Maharashtra). Tel: (02832) 341927 • **Lucknow**: Off # 4, 1st Floor, Centre Court Building, 3/C, 5-Park Road, Hazratganj, Lucknow-226 001, Uttar Pradesh. Tel : (0522) 3918000 • **Ludhiana**: U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana 141 002, Punjab. Tel: (0161) 301 8000/301 8001 • **Madurai**: 86/71A, Tamsilangam Road, Madurai 625 001, Tamil Nadu. Tel: (0452) 325 1357/325 2468 • **Malda**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda 732 101, West Bengal. Tel: (03512) 329951/329952 • **Mangalore**: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore 575 003, Karnataka. Tel: (0824) 325 1357/325 2468 • **Manipal**: CAMS Service Centre - Manipal, Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal-576104, Karnataka. Tel: (0820) 325 5827, 320 6435 • **Mapusa**: Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa 403 507, Goa, 9326126122 • **Margao**: Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao 403 601, Goa. Tel: (0832) 322 4761/3224658 • **Mathura**: 159/160 Vikas Bazar, Mathura 281001, Uttarpradesh. Tel: (0565) 3207007/3206959 • **Meerut**: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002, Uttarpradesh. Tel: (0121) 325 7278 • **Mehsana**: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana 384 002, Gujarat. Tel: (02762) 323985/323117 • **Moga**: Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga 142001, Punjab. Tel: (01636) 310088/310909/502994 • **Moradabad**: B-612 'Sudhakar', Lajpat Nagar, Moradabad 244001, Uttarpradesh. Tel: (0591) 329 7202/329 9842 • **Mumbai**: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai 400 023, Maharashtra. Tel: (022) 30282468 • **Muzaffarpur**: Brahman toll, Durgasthan, Gola Road, Muzaffarpur 842001, Bihar. Tel: (0621) 3207504/3207052 • **Mysore**: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswathi Puram, Mysore 570009, Karnataka. Tel: (0821) 3206991/3294503 • **Nadiad**: 8, Ravi Kiran Complex, Ground Floor Nanakumbh Nath Road, Nadiad 387001, Gujarat • **Nagpur**: 145 Lendra Park, Behind Indus Ind Bank, New Ramdaspeth, Nagpur 440 010, Maharashtra. Tel: (0712) 325 8275/3258272/2432447/9371432447 • **Namakkal**: 156A/1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal 637001, Tamil Nadu. Tel: (04286) 234167 • **Nanded**: Shop No 7, 1st Floor Kothari Complex, Shivaji Nagar, Nanded-431602, Maharashtra Tel.: (2462) 315980/312564 • **Nasik**: Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik 422005, Maharashtra. Tel: (0253) 329 7084/325 0202 • **Navsari**: Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navsari 396445, Gujarat. Tel: (02637) 327709/329238/248745 • **Nellore**: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001, Andhra Pradesh. Tel: (0861) 329 8154/320 1042 • **New Delhi**: 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi 110 001. Tel: (011) 3048 2471 • **Nizamabad**: D. No. 5-6-209, Saraswathi Nagar, NIZAMABAD-503001 A.P. Tel.: (8462) 9369999414/9369999353 • **Nizamabad**: D. No. 5-6-209, Saraswathi Nagar, Nizamabad - 503001, Andhra Pradesh, Tel: 09369999353 • **Ongole**: Door No. 34/1/76, Old Govt. Hospital Road, Opp. Konjetti Apt Guptha's Paradise, Ongole 523001, Tel: (08592) 322708 • **Palakkad**: 10/688, Sreedevi

Residency, Mettupalayam Street, Palakkad 678 001, Kerala. Tel: (0491) 3261114/3261115 • **Palanpur**: Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur 385 001, Gujarat. Tel: (02742) 321810/321811 • **Panipat**: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T. Road, Panipat 132103, Haryana. Tel: (0180) 325 0525/400 9802 • **Patiala**: 35, New Lal Bagh Colony, Patiala 147001, Punjab. Tel: (0175) 329 8926/222 9633 • **Patna**: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. Tel: (0612) 3255284 • **Pondicherry**: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry 605001. Tel: (0413) 421 0030/329 2468 • **Porbandar**: II Floor, Harikrupa Towers, Opp. Vodafone Store, M.G. Road, Porbandar 360575, Gujarat. Tel: (0286) 3207767/3205220 • **Pune**: Nirmithi Eminence, Off No. 6, I Floor, Opp Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune 411 004, Maharashtra. Tel: (020) 3028 3005 • **Rae Bareilly**: No.17, Anand Nagar Complex, Rae Bareilly 229 001, Uttar Pradesh. Tel: (0535) 3203360/61 • **Raipur**: HIG,C-23, Sector - 1, Devendra Nagar, Raipur - 492004. Chhhattisgarh. Tel: (0771) -3296404 • **Rajahmundry**: Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry 533101, Andhra Pradesh. Tel: (0883) 325 1357 • **Rajapalayam**: D. No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam - 626 117. Tel: (04563) 327520 / 327521 • **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot 360001, Gujarat. Tel: (0281) 329 8158/329 8206 • **Ranchi**: 4, HB Road, No. 206, 2nd Floor, Shri Lok Complex, Ranchi - 834001, Jharkhand. Tel: (0651) 329 6202 • **Ratlam**: 18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh. Tel: (07412) 324829, 324817 • **Ratnagiri**: Kohinor Complex, Near Natya Theatre, Nachane Road, Ratnagiri 415 639, Maharashtra. Tel: (02352) 322940/322950 • **Rohtak**: 205, 2ND Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak 124001, Haryana. Tel: (01262) 318687/318589 • **Roorkee**: 2 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee 247667 (Haridwar). Tel: (01332) 312386 • **Ropar**: SCF - 17, Zail Singh Nagar, Ropar-140001, Punjab. Tel: (1881) 324 761 • **Rourkela**: 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769001, Orissa. Tel: (0661) 3290575 • **Sagar**: Opp. Somani Automobiles, Bhagwananj, Sagar 470 002, Madhya Pradesh. Tel: (07582) 326711/326894 • **Salem**: No.2, I Floor Vivekananda Street, New Fairlands, Salem 636016, Tamil Nadu. Tel: (0427) 325 2271/320 0319 • **Sambalpur**: C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarkar, Sambalpur 768001, Orissa. Tel: (0663) 329 0591 • **Sangli**: Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli 416416, Maharashtra. Tel: 9326016616 • **Satara**: 117A/3/22, Shukrawar Peth, Sargan Apartment, Satara 415002, Maharashtra. Tel: (02162) 320926/320989 • **Satna**: 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna 485 001, Madhya Pradesh. Tel: (07672) 320896/320756 • **Saharanpur**: I Floor, Krishna Complex, Opp. Hathhi Gate, Court Road, Saharanpur-247001. Tel: (0132) 3255589 • **Secunderabad**: 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad 500 003, Andhra Pradesh. Tel: (040) 3918 2471 • **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Jail Road, Shahjahanpur-242001, Uttar Pradesh. Tel: (05842) - 327901 • **Shimla**: I Floor, Opp. Panchayat Bhawan Main Gate, Bus stand, Shimla 171001, Himachal Pradesh. Tel: (0177) 3204944/3204945 • **Shillong**: LDB Building, 1st Floor, G S Road, Shillong, Meghalaya-793001. Tel: (0364) 2222265 • **Shimoga**: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga 577 201, Karnataka. Tel: (08182) 322 966/322 980 • **Siliguri**: 7, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri 734001. Tel: (0353) 3291103 • **Sirsa**: Gali No: 1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055, Haryana. Tel: (01666) 327248 • **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur, Uttar Pradesh - 262 001. Tel: (05862) 324356, 324408 • **Solan**: 1st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan, Himachal Pradesh-173 212. Tel: (01792) 321074, 321075 • **Solapur**: 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001, Maharashtra. Tel: (0217) 3204201/3204200 • **Sonepat**: Shop No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat-131 001, Haryana. Tel: (0130) 3203021, 3203022 • **Sriganganagar**: 18 L Block, Sri Ganganagar 335001, Rajasthan. Tel: (0154) 3206580/3206295 • **Srikakulam**: Door No. 4-1-62, Beside Idea Show Room, Palokonda Road, Srikakulam - 532001, A.P. Tel.: (08942) - 321900, 321901 • **Sultanpur**: 967, Civil Lines, Near Pant Stadium,

Sultanpur - 228 001. Uttar Pradesh. Tel.: 09389403149 • **Surat**: Plot No-629, 2nd Floor, Office No- 2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp Dhiraj Sons, Athwalines, Surat - 395001, Gujarat. Tel. No. 0261-326 2267 • **Surendranagar**: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar 363035, Gujarat. Tel: (02752) 320231/320233 • **Tanjore**: 1112, West Main Street, Tanjore - 613 009, Tamil Nadu. Tel.: (0432) 319022 • **Thane**: 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman, Temple, Naupada, Thane (West) - 400 602, Maharashtra. Tel.: (022) 31920050 • **Thiruppur**: (11), Binny Compound, II Street, Kumaran Road, Thiruppur 641601, Tamil Nadu. Tel: (0421) 3201271/3201272 • **Thiruvalla**: Central Tower, Above Indian Bank, Cross Junction, Thiruvalla 689101, Kerala. Tel: (0469) 3200923, 3200921 • **Tinsukia**: Sanairan Lohia Road, 1st Floor, Tinsukia - 786125, Assam. Tel.: (0374) 2336742 • **Tirunelveli**: 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli 627001, Tamil Nadu. Tel: (0462) 320 0308/320 0102/2333688 • **Tirupathi**: Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi 517501, Andhra Pradesh. Tel: (0877) 3206887/3209257/9848877737 • **Trichur**: Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur 680001, Kerala. Tel: (0487) 325 1564 • **Trichy**: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy 620018, Tamil Nadu. Tel: (0431) 329 6906/329 6909 • **Trivandrum**: RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum 695004, Kerala. Tel: (0471) 324 0202/324 1357 • **Thuraiyakkam**: Old Mahabalipuram Road, Chennai, Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600097. Tel: (044) - 30407144 • **Tuticorin**: 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin - 628 008. Tel: (0461) 3209960 & 3209961 • **Udaipur**: 32 Ahinsapuri, Fatehpura Circle, Udaipur 313004, Rajasthan. Tel: (0294) 329 3202 • **Unjha**: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha 384 170, Gujarat • **Vadodra**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodra-390 007 Gujarat. Tel: (0265) 301 8032 • **Valsad**: Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad 396001, Gujarat. Tel: 02632 - 324202 • **Vapi**: 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi 396195, Gujarat. Tel: (0260) 320 1249/3201268 • **Varanasi**: C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221002, Uttarpradesh. Tel: (0542) 325 3264/325 3265 • **Vellore**: No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore 632004, Tamil Nadu. Tel: (0416) 3209017/3209018 • **Veraval**: Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval-362265, Gujarat. Tel.: (2876) 322 900 • **Vijayawada**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520 010, Andhra Pradesh. Tel: (0866) 329 9181/329 5202 • **Visakhapatnam**: 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam 530 016, Andhra Pradesh. Tel: (0891) 329 8397/329 8374/2554893 • **Warangal**: F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal 506001, Andhra Pradesh. Tel: (0870) 320 2063/3209927 • **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Wardha-442001, Maharashtra. Tel: (07152) 327735 / 327346 • **Yamuna Nagar**: 124-B/R Model Town, Yamunanagar, Yamuna Nagar 135 001, Haryana. Tel: (01732) 316880/316770 • **Yavatmal**: Pushpam Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001, Maharashtra. Tel : (07232) 322780

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.



ICICI PRUDENTIAL REGULAR GOLD SAVINGS FUND Application No. _____
APPLICATION FORM FOR LUMP SUM INVESTMENTS

Please read INSTRUCTIONS carefully. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.

| | | | |
|--|--------------------|------------------------|---------------------------------------|
| ARN- | BROKER CODE | SUB-BROKER CODE | FOR OFFICIAL USE ONLY |
| Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. | | | SERIAL NUMBER, DATE & TIME OF RECEIPT |

NFO Opens on: September 20, 2011

NFO Closes on: October 04, 2011

1 EXISTING UNITHOLDERS INFORMATION If you have an existing folio no. with PAN & KYC validation, please mention your name & folio No. and proceed to Step 4

Name Mr. Ms. M/s FIRST MIDDLE LAST Folio No. _____ / _____

2 APPLICANT(S) DETAILS (Please Refer to Instruction No. II (b)) Mandatory information - If left blank the application is liable to be rejected.

1st Applicant Mr. Ms. M/s FIRST MIDDLE LAST Date of Birth*

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

PAN* _____ Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter

Name of *# Mr. Ms. GUARDIAN IN CASE FIRST APPLICANT IS A MINOR OR CONTACT PERSON IN CASE OF NON-INDIVIDUAL APPLICANTS

PAN* _____ Relationship with Minor applicant Natural guardian Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter
 Court appointed guardian

2nd Applicant Mr. Ms. FIRST MIDDLE LAST Date of Birth

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

PAN* _____ Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter

3rd Applicant Mr. Ms. FIRST MIDDLE LAST Date of Birth

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

PAN* _____ Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter

⁵ For PAN & KYC requirements, please refer to the instruction Nos. II b(5) & X * Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor. For documents to be submitted on behalf of minor folio refer instruction IIb(2)

| | | |
|--|--|-----------------------|
| Mode of holding [Please tick (✓)] <input type="radio"/> Single <input type="radio"/> Joint <input type="radio"/> Anyone or Survivor <small>(Default option: Anyone or Survivor)</small> | Status of First Applicant [Please tick (✓)] <input type="radio"/> Others <input type="radio"/> Minor <input type="radio"/> NRI/PIO <input type="radio"/> Resident Individual <input type="radio"/> HUF <input type="radio"/> Sole Proprietorship <input type="radio"/> Partnership Firm <input type="radio"/> Trust <input type="radio"/> Bank/FI <input type="radio"/> AOP/BoI <input type="radio"/> Club/Society <input type="radio"/> Company <input type="radio"/> FI | PLEASE SPECIFY |
|--|--|-----------------------|

| | |
|---|---|
| Correspondence Address (Please provide full address)* HOUSE / FLAT NO. _____ STREET ADDRESS _____ STREET ADDRESS _____ CITY / TOWN _____ STATE _____ COUNTRY _____ PIN CODE _____ | Overseas Address (Mandatory for NRI / FII Applicants) HOUSE / FLAT NO. _____ STREET ADDRESS _____ STREET ADDRESS _____ CITY / TOWN _____ STATE _____ COUNTRY _____ PIN CODE _____ |
|---|---|

Tel. (Off.) _____ Tel. (Res.) _____ Fax _____
 Email _____ Mobile _____

Occupation [Please tick (✓)] Professional Business Retired Housewife Service Student Others (Please specify) _____

Please ✓ if you wish to receive Account statement / Annual Report/ Other statutory information via Post instead of Email

Please ✓ any of the frequencies to receive **Account Statement through e-mail**^f: Daily Weekly Monthly Quarterly Half Yearly Annually

* Mandatory information - If left blank the application is liable to be rejected. ^f Please refer to instruction no.IX

3 BANK ACCOUNT DETAILS OF FIRST APPLICANT (Please Refer to Instruction No. III) Mandatory information - If left blank the application is liable to be rejected.

| | | |
|------------------|---|-------------------------------------|
| MANDATORY | Account Type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR | Account Number _____ |
| | Name of Bank _____ | |
| | Branch Details | BRANCH NAME _____ BRANCH CITY _____ |
| | 9 Digit MICR code _____ | 11 Digit IFSC Code _____ |

4 DEMAT ACCOUNT DETAILS OF FIRST APPLICANT (Please refer Instruction No. XI) NSDL OR CDSL

| | | |
|--|--|--|
| Depository Participant (DP) ID (NSDL only) _____ | Beneficiary Account Number (NSDL only) _____ | Depository Participant (DP) ID (CDSL only) _____ |
|--|--|--|

FOR ANY ASSISTANCE OR FURTHER INFORMATION PLEASE CONTACT US Application No. _____
ICICI Prudential Asset Management Company Limited
 3rd Floor, Hallmark Business Plaza, Sant Dyaneshwar Marg, Bandra (East), Mumbai - 400 051. India

SIGNATURE STAMP & DATE SIGNATURE STAMP & DATE SIGNATURE STAMP & DATE

TOLL FREE NUMBER 1800 222 999 (MTNL/BSNL) 1800 200 6666 (OTHERS) **EMAIL** enquiry@icicipruamc.com **WEBSITE** www.icicipruamc.com

Note: All future communications in connection with this application should be addressed to the nearest ICICI Prudential Mutual Fund Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where application was lodged.

5 INVESTMENT & PAYMENT DETAILS (Refer Instruction No. IV)

| | | |
|---|--|--|
| Name of scheme | ICICI PRUDENTIAL REGULAR GOLD SAVINGS FUND | |
| Option & Sub option (Please ✓ the appropriate boxes only if applicable to the scheme in which you plan to invest) | <input type="radio"/> Growth OR <input type="radio"/> Dividend Reinvestment OR <input type="radio"/> Dividend Payout | |
| | | Default Option & Sub-option: Growth Option will be the default option. Hence, if an investor fails to specify the option or has selected multiple options, he will be allotted units under the default option/sub-option. |

Payment Details

Mode of Payment Cheque DD Funds Transfer NEFT RTGS

Amount Invested ₹ _____

Cheque / DD Number _____ Date

| | | | | | |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

 BANK / BRANCH _____

BANK ACCOUNT DETAILS Mandatory information – If left blank the application is liable to be rejected.

Account Type Current Savings NRO NRE FCNR **Account Number** _____

Bank Details

| | |
|--------------|--------------------|
| NAME OF BANK | BRANCH NAME / CITY |
|--------------|--------------------|

Applications with Third Party Cheques, prefunded instruments etc. and in circumstances as detailed in AMFI Circular No.135/BP/16/10-11 shall be processed in accordance with the said circular. Please use the third party declaration form available on the AMC's website www.icicipruamc.com and at any of the AMC's branch offices. [Please refer instruction no. XII]

6 NOMINATION DETAILS (Refer instruction VII) • For Multiple nominations, please use the separate form available in AMC's branch offices or in the website www.icicipruamc.com • Nomination is mandatory if the mode of holding is SINGLE.

I/We do not wish to nominate (Please tick (✓) & sign)

SIGNATURE OF FIRST APPLICANT _____ SIGNATURE OF SECOND APPLICANT _____ SIGNATURE OF THIRD APPLICANT _____

I/We hereby nominate the under-mentioned nominee to receive the amount to my/our credit in the event of my/our death and confirm that I/we have read and understood the nomination clause under instruction no. VII.

Nominee

| | | | | | | | |
|-----------------|---|---|---|---|---|---|---|
| NAME OF NOMINEE | Date of Birth is MANDATORY in case Nominee is a minor | | | | | | |
| _____ | Date of Birth <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td> </tr> </table> | D | D | M | M | Y | Y |
| D | D | M | M | Y | Y | | |

Guardian

| | |
|----------------------------------|--|
| MANDATORY, IF NOMINEE IS A MINOR | Relationship with <input type="radio"/> Natural guardian |
| _____ | Minor applicant (✓) <input type="radio"/> Court appointed guardian |

Nominee's Address

| | |
|-----------------|----------------|
| HOUSE / FLAT NO | STREET ADDRESS |
| _____ | _____ |
| CITY / TOWN | PIN CODE |
| _____ | _____ |

SIGNATURE OF NOMINEE / GUARDIAN, IF NOMINEE IS A MINOR _____

7 INVESTOR(S) DECLARATION & SIGNATURE(S)

The Trustee, **ICICI Prudential Mutual Fund**, I/We have read and understood the Scheme Information Document/Key Information Memorandum of the Scheme(s). I/We apply for the units of the Fund and agree to abide by the terms, conditions, rules and regulations of the scheme and other statutory requirements of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable from time to time. I/We confirm to have understood the investment objectives, investment pattern, and risk factors applicable to Plans/Options under the Scheme(s). I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulations or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We agree that in case my/our investment in the Scheme is equal to or more than 25% of the corpus of the plan, then ICICI Prudential Asset Management Co. Ltd.(the 'AMC'), has full right to refund the excess to me/us to bring my/our investment below 25%. I/We hereby declare that I am/we are not US Person(s). I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We interested in receiving promotional material from the AMC via mail, SMS, telecall, etc. **If you do not wish to receive, please call on tollfree no. 1800 222 999 (MTNL/BSNL) or 1800 200 6666 (Others).**

SIGNATURE OF FIRST APPLICANT _____ SIGNATURE OF SECOND APPLICANT _____ SIGNATURE OF THIRD APPLICANT _____

| | | | | | |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

ACKNOWLEDGEMENT SLIP **ICICI Prudential Regular Gold Savings Fund – Acknowledgement Slip (To be filled in by the Investor)**

Please Retain this Slip To be filled in by the Investor. Subject to realization of cheque and furnishing of Mandatory Information.

Options under the Scheme Growth Option Dividend Reinvestment Dividend Payout

CHEQUE / DD No.

| | | | | | |
|---|---|---|---|---|---|
| D | D | M | M | Y | Y |
|---|---|---|---|---|---|

₹ _____ INVESTMENT AMOUNT

| | | |
|------------------------|------------------------|--------------------|
| DRAWN ON BANK & BRANCH | DRAWN ON BANK & BRANCH | EXISTING FOLIO NO. |
| _____ | _____ | _____ / _____ |



ICICI PRUDENTIAL REGULAR GOLD SAVINGS FUND
APPLICATION FORM FOR SYSTEMATIC INVESTMENTS

Application No. _____

Please read INSTRUCTIONS carefully. All sections to be completed in ENGLISH in BLACK / BLUE COLOURED INK and in BLOCK LETTERS.

| | | |
|--|------------------------|---------------------------------------|
| ARN- BROKER CODE | SUB-BROKER CODE | FOR OFFICIAL USE ONLY |
| Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. | | SERIAL NUMBER, DATE & TIME OF RECEIPT |

NFO Opens on: September 20, 2011

NFO Closes on: October 04, 2011

1 EXISTING UNITHOLDERS INFORMATION If you have an existing folio no. with PAN & KYC validation, please mention your name & folio No. and proceed to Step 4

Name Mr. Ms. M/s FIRST MIDDLE LAST Folio No. _____ / _____

2 APPLICANT(S) DETAILS (Please Refer to Instruction No. II (b)) Mandatory information - If left blank the application is liable to be rejected.

1st Applicant Mr. Ms. M/s FIRST MIDDLE LAST Date of Birth*

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

PAN* _____ Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter
 Name of *# Mr. Ms. GUARDIAN IN CASE FIRST APPLICANT IS A MINOR OR CONTACT PERSON IN CASE OF NON-INDIVIDUAL APPLICANTS
PAN* _____ **Relationship with Minor applicant** Natural guardian Court appointed guardian Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter
 2nd Applicant Mr. Ms. FIRST MIDDLE LAST Date of Birth

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

PAN* _____ Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter
 3rd Applicant Mr. Ms. FIRST MIDDLE LAST Date of Birth

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

PAN* _____ Enclosed (Please)⁵ Attested PAN Card KYC Acknowledgement Letter

⁵ For PAN & KYC requirements, please refer to the instruction Nos. II b(5) & X ^{*} Name of Guardian/Contact Person is Mandatory in case of Minor/Non-Individual Investor. For documents to be submitted on behalf of minor folio refer instruction IIb(2)

Mode of holding [Please tick (✓)] Single Joint Anyone or Survivor (Default option: Anyone or Survivor)
Status of First Applicant [Please tick (✓)] Others PLEASE SPECIFY
 Minor NRI/PIO Resident Individual HUF Sole Proprietorship Partnership Firm
 Trust Bank/FI AOP/Bol Club/Society Company FI

| | |
|--|--|
| Correspondence Address (Please provide full address)* | Overseas Address (Mandatory for NRI / FII Applicants) |
| HOUSE / FLAT NO. _____ | HOUSE / FLAT NO. _____ |
| STREET ADDRESS _____ | STREET ADDRESS _____ |
| STREET ADDRESS _____ | STREET ADDRESS _____ |
| CITY / TOWN _____ STATE _____ | CITY / TOWN _____ STATE _____ |
| COUNTRY _____ PIN CODE _____ | COUNTRY _____ PIN CODE _____ |

Tel. (Off.) _____ Tel. (Res.) _____ Fax _____
 Email _____ Mobile _____

Occupation [Please tick (✓)] Professional Business Retired Housewife Service Student Others (Please specify) _____
 Please ✓ if you wish to receive Account statement / Annual Report/ Other statutory information via Post instead of Email
 Please ✓ any of the frequencies to receive **Account Statement through e-mail**^F: Daily Weekly Monthly Quarterly Half Yearly Annually

* Mandatory information - If left blank the application is liable to be rejected. ^F Please refer to instruction no.IX

3 BANK ACCOUNT DETAILS OF FIRST APPLICANT (Please Refer to Instruction No. III) Mandatory information - If left blank the application is liable to be rejected.

MANDATORY **Account Type** Current Savings NRO NRE FCNR **Account Number** _____
Name of Bank _____
Branch Details BRANCH NAME _____ BRANCH CITY _____
9 Digit MICR code _____ **11 Digit IFSC Code** _____

4 DEMAT ACCOUNT DETAILS OF FIRST APPLICANT (Please refer Instruction No. XI) NSDL OR CDSL

Depository Participant (DP) ID (NSDL only) _____ **Beneficiary Account Number (NSDL only)** _____ **Depository Participant (DP) ID (CDSL only)** _____



FOR ANY ASSISTANCE OR FURTHER INFORMATION PLEASE CONTACT US Application No. _____
ICICI Prudential Asset Management Company Limited
 3rd Floor, Hallmark Business Plaza, Sant Dyaneshwar Marg, Bandra (East), Mumbai - 400 051. India

SIGNATURE STAMP & DATE _____ SIGNATURE STAMP & DATE _____ SIGNATURE STAMP & DATE _____

TOLL FREE NUMBER 1800 222 999 (MTNL/BSNL) 1800 200 6666 (OTHERS) **EMAIL** enquiry@icicipruamc.com **WEBSITE** www.icicipruamc.com

Note: All future communications in connection with this application should be addressed to the nearest ICICI Prudential Mutual Fund Customer Service Centre, quoting full name of the first applicant, the application serial number, the name of the scheme, the amount invested, date and the place of the Customer Service Centre where application was lodged.



ICICI PRUDENTIAL REGULAR GOLD SAVINGS FUND

Application No. _____

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing)/ STANDING INSTRUCTION / DIRECT DEBIT FACILITY SIP via ECS

(Debit Clearing) in select cities or via **Standing Instruction/Direct Debit** in select banks/branches only.

Please read INSTRUCTIONS carefully. All sections to be completed in ENGLISH in BLACK / DARK COLOURED INK and in BLOCK LETTERS.

| | | | |
|--|--------------------|------------------------|--|
| ARN- | BROKER CODE | SUB-BROKER CODE | FOR OFFICIAL USE ONLY |
| Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. | | | SERIAL NUMBER, DATE & TIME OF RECEIPT |

NFO Opens on: September 20, 2011

NFO Closes on: October 04, 2011

Please tick (✓) **New Registration** **Cancellation** **Change in Bank Account*** [*Please provide a cancelled cheque] Date:

The Trustee, ICICI Prudential Mutual Fund, I/We have read and understood the contents of the Offer Document/Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

| | |
|------------------------------------|---------------------------|
| Sole/First Applicant's Name | Existing Folio No. |
| Mr. Ms. M/s FIRST MIDDLE LAST | / |

| | | | |
|--|--|-----------------------------|--|
| Name of scheme | ICICI PRUDENTIAL REGULAR GOLD SAVINGS FUND | SIP Date: | <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th |
| Option & Sub option | <input type="radio"/> Growth <input type="radio"/> Dividend Reinvestment <input type="radio"/> Dividend Payout | SIP Start Month/Year | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Each SIP Amount: Rs. <input type="text"/> | Rupees in words: _____ | SIP End Month/Year | <input type="checkbox"/> 12 / 2014 <input type="checkbox"/> 12 / 2016 <input type="checkbox"/> 12 / 2021 <input type="checkbox"/> 12 / 2099 <input type="checkbox"/> Or other please fill in below |
| SIP Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly (Default SIP frequency is Monthly) | | | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

YOUR CONFIRMATION/DECLARATION: I/We hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs.50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature(s) as per ICICI Prudential Mutual Fund Records (Mandatory)

| | | |
|----------------------|----------------------|----------------------|
| 1st Holder | 2nd Holder | 3rd Holder |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

I/We, Mr. / Ms. / M/s. (NAME AS PER THE BANK RECORD) (NAME AS PER THE BANK RECORD)

hereby authorise ICICI Prudential Mutual Fund and their authorised service providers to debit from my/our Bank Account No. mentioned below (hereinafter referred as "funding account") by ECS (Debit Clearing)/ Direct Debit for collection of SIP payments/authorise the bank to record a Standing Instruction for debit to my bank account as mentioned below, as instructed by ICICI Prudential Mutual Fund.

PARTICULARS OF BANK ACCOUNT

| | | | |
|------------------------------------|--|-----------------------|----------------------|
| Account Type | <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR | Account Number | <input type="text"/> |
| Name of Bank | <input type="text"/> | | |
| Branch Name | <input type="text"/> | | |
| 9 Digit MICR code | <input type="text"/> (Please enter the 9 digit number that appears next to the cheque number). In case of At Par accounts, kindly provide the correct MICR number of the bank branch. MICR code starting and/or ending with 000 are not valid for ECS. | | |
| Enclosed [please tick (✓)]: | <input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Photocopy of Cheque [Please refer to Instruction No. C(5)] | | |

Authorisation of the Bank Account Holder for Auto Debit (ECS)/Standing Instruction/Direct Debit

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform ICICI Prudential Mutual Fund, about any changes in my bank account. I/We have read and understood the Scheme Information Document/Key Information Memorandum of the Scheme. I/We apply for the units of the Scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. This is to inform I/we have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in ICICI Prudential Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS mandate Form to get it verified & executed. I/We authorise the bank to honour the instructions as mentioned in the application form. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any. I/We agree that AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is not effected at all for reasons of incomplete or incorrect information, the user institution would not be held responsible. I/We agree to abide by the terms, conditions, rules and regulations of this facility. I/We confirm to have understood that the introduction of this facility may also give rise to operational risks and hereby take full responsibility. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non banking/business day as defined in the Scheme Information Document of the said Scheme of ICICI Prudential Mutual Fund, execution of the debit will happen as per the normal practice of the bank mandated by the investor and allotment of units will happen as per the Terms and Conditions listed in the Scheme Information Document of the Mutual Fund. I/We have read and understood the Scheme Information Document(s) of the Fund. I/We apply for the units of the scheme and I/we agree to abide by the terms, conditions, rules and regulations of the scheme. I/We confirm to have understood the terms & conditions, investment objectives, investment pattern, fundamental objectives and risk factors applicable to the Plans and/or Options under the Scheme(s). I/We agree to abide by the terms, conditions, rules and regulations of the Plan(s). I/We have understood the details of the scheme and I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS (Mandatory)

| | | |
|----------------------|----------------------|----------------------|
| 1st Holder | 2nd Holder | 3rd Holder |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

BANK MANDATE SECTION (Mandatory)



ICICI Prudential Regular Gold Savings Fund

ACKNOWLEDGEMENT SLIP

(To be filled in by the investor)

SIP Amount Rs. _____ SIP Frequency: Monthly Quarterly

Plan under the Scheme: _____

Option: _____

Sub-Option: _____

**Folio No./
Application No.**

Acknowledgement Stamp

TERMS AND CONDITIONS

A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List Cities for SIP Auto Debit via ECS (Debit Clearing)

• Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore • Baroda • Belgaum • Bhavnagar • Bhilwara • Bhopal • Bhubaneswar • Bijapur • Bikaner • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangere • Dehradun • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Gorakhpur • Gulbarga • Guwahati • Gwalior • Hassan • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • New Delhi • Panjim • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Siliguri • Solapur • Surat • Thiruvananthapuram • Tirunelveli • Tirupati • Tirupur • Trichur • Trichy • Tumkur • Udaipur • Udupi • Varanasi • Vijaywada • Vishakhapatnam.

1. This facility is offered to the investors having bank accounts **in the select cities mentioned above**. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of ICICI Prudential Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
2. The bank account provided for ECS (Debit) should participate in local MICR clearing.
3. SIP auto debit is available only on specific dates of the month viz. 7th/10th/15th/25th. In case 7th/10th/15th/25th is a holiday, then next business day. In case the Auto Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
4. Investors subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.
The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received **30 days prior to the subsequent SIP date**.
5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. Investor will not hold ICICI Prudential Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for ECS.
7. ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
8. In case of "At Par" cheques, investors need to mention the MICR number of his actual bank branch.
9. Investor(s) must select only one SIP Date and SIP End Month. In case the investor does not select any Date/End Month or selects Multiple Dates/Months, the AMC reserves the right to reject the application.

B) SIP Payment through Standing Instruction/Direct Debit Facility

1. Standing Instruction/Direct Debit facility is offered to the investors having Bank Account with:

| Nature of facility | Banks |
|--|--|
| Standing instruction | Axis Bank, HDFC Bank, ICICI Bank, State Bank of India & The Dhanalakshmi Bank Ltd. |
| Direct debit | IDBI Bank, Indusind Bank & Kotak Mahindra Bank. |
| Direct debit (Only Core Banking branches*) | Bank of Baroda, Bank of India, Punjab National Bank & Union Bank of India. |

* Please contact your local bank branch to confirm if it offers core banking facility.

2. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ICICI Prudential Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date.
3. Standing Instructions incomplete in any respect are liable to be rejected.
4. SIP is liable for cancellation if direct debit fails for three consecutive times.
5. The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.

C) General Instructions

1. Existing investors need to provide their folio number in this Standing Instruction or the Auto Debit form and need not to fill in the Common Application Form.
For minimum application amount to be invested in SIP, risk factors, features etc. please refer to the Key Information Memorandum.
2. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
3. ICICI Prudential Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
4. For load structure of the schemes, please refer to the Key Information Memorandum.
5. In case of SIP with payment mode as ECS/Auto Debit, investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
6. The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason.

Terms and Conditions

- 1) An ASBA investor, intending to subscribe to a public, shall submit a completed ASBA form to a Self Certified Syndicate Bank (SCSB), with whom the bank account to be blocked, is maintained, through one of the following modes ?
 - (i) Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA");
 - (ii) Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- 2) ASBA Facility is provided only for Demat Account Holders
- 3) From one bank account more than five applications will not be allowed
- 4) Investors shall note that the NFO units will be credited in the demat account specified in the ASBA cum application form and hence these details are mandatory.
- 5) To ensure that NFO units are allotted, Investors to ensure that their demat accounts are active i.e. not frozen or suspended.
- 6) Investors to note that if the DP-ID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the depository records of NSDL or CDSL, the application shall be rejected.
- 7) Bank account details provided in the application will be the bank account number from where the NFO application amount is authorized to be blocked, Bid amount, bank and branch name shall be given in this block.
- 8) Investors will ensure that sufficient balance is maintained in the bank account mentioned in the form, else the application shall be liable to be rejected.
- 9) In case an ASBA investor wants to withdraw his/her ASBA during the bidding / offer period, he/ she shall submit his/ her withdrawal request to the SCSB, which shall do the necessary, including deletion of details of the withdrawn ASBA from the electronic bidding system of the Stock Exchange(s) and unblocking of funds in the relevant bank account.
- 10) **Demat/Non-Demat Mode:**
 1. Investor can hold units in demat/non-demant mode. In case investor did not provide demat account details or details of DP ID/BO ID, provided by the investor, is incorrect or demat account is not activated or not in active status, the units would be allotted in non demat mode.
 2. The investor can dematerialize his/her holdings in non demat mode. Similarly, investor can rematerialize holdings in demat mode. All expenses in connection with conversion from demat to remat mode or remat to demat mode will have to be incurred by the investors.
 3. Allotment letters would be sent to investors who are allotted units in demat mode and Statement of Accounts would be sent to investors who are allotted units in non demat mode.
- 11) SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows:
 1. Axis Bank Ltd 2. State Bank of Hyderabad 3. Corporation Bank 4. State Bank of Travencore 5. IDBI Bank Ltd. 6. State Bank of Bikaner and Jaipur 7. YES Bank Ltd. 8. Punjab National Bank 9. Deutsche Bank 10. Union Bank of India 11. HDFC Bank Ltd. 12. Bank of Baroda 13. ICICI Bank Ltd 14. Vijaya Bank 15. Bank of Maharashtra 16. State Bank of India 17. Andhra Bank 18. HSBC Ltd. 19. Kotak Mahindra Bank Ltd. 20. Bank of India 21. CITI Bank 22. IndusInd Bank 23. Allahabad Bank 24. Karur Vysya Bank Ltd. 25. The Federal Bank 26. Indian Bank 27. Central Bank of India 28. Oriental Bank of Commerce 29. Standard Chartered Bank 30. J P Morgan Chase Bank, N.A. 31. Nutan Nagarik Sahakari Bank Ltd. 32. UCO Bank 33. Canara Bank 34. United Bank of India.
- 12) The investor is required to submit a copy of the acknowledgement receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to ICICI Prudential Mutual Fund.

INSTRUCTIONS TO INVESTORS

I. GENERAL INSTRUCTIONS

- a) The application form is for Resident Investors/NRIs/FIIs and should be completed in English in BLOCK Letters.
- b) The signature(s) should be in English or in any of the Indian languages specified in the eighth schedule of the constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of a Hindu Undivided Family (HUF), the Karta should sign on behalf of the HUF.

Signature mismatch cases: While processing the redemption / switch out request in case the AMC / Registrar come across a signature mismatch, then the AMC/ Registrar reserves the right to process the redemption only on the basis of supporting documents (like copy of passport, driving license etc.), confirming the identity of the investors. A list of such documents may be notified by AMC from time to time on its website.

- c) If you are a new investor and wish to apply for SIP through Auto Debit by way of Electronic Clearing Service (ECS) or Standing Instructions to your bank account, you are required to fill in the respective form, in addition to the Common Application Form.
- d) The investors who wish to avail Systematic Withdrawal Plan (SWP) must fill in a separate transaction forms available in any of the ICICI Prudential Mutual Fund Customer Service Centers or download it from the AMC's website www.icicipruamc.com
- e) The application form number, the scheme name and the name of the applicant should be mentioned on the reverse side of the instrument (Cheque, Demand Draft etc) that accompanies the application.
- f) The Application completed in all respects along with the cheque/demand draft, must be submitted to the nearest Customer Service Centre. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable, are liable to be rejected and the money paid will be refunded without interest.
- g) No receipt will be issued for the Application money. The Customer Service Centers will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- h) **Overwriting on application forms/transaction slips:** 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 right to reject the application forms/transaction slips, in case the investor(s) has/have not countersigned in every place where such corrections/overwriting has/have been made.

II. UNITHOLDERS INFORMATION

a) Existing Unit-holders: If you have an existing folio with PAN validation & KYC validation (if applicable), please mention the Folio Number in Step 1 and proceed to Step 4 in the application form. Please note that the applicable details and mode of holding will be as per the existing folio.

b) New Applicant

1. Name and address must be given in full (P.O. Box Address is not sufficient). In the case of NRI/PIO/FII investors, an overseas address must also be provided.
2. Name of the guardian alongwith relationship must be mentioned, if the investments are being made on behalf of a minor. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Joint holding is not allowed, if the first applicant is minor.

If the first applicant is minor, date of birth along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:

- (a) Birth certificate of the minor, or (b) School leaving certificate/ Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or (c) Passport of the minor, or (d) Any other suitable proof evidencing the date of birth of the minor.

In case of natural guardian, a document evidencing the relationship has to be submitted, if the same is not available as part of the documents submitted as proof of date of birth of the minor applicant.

In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.

3. **Investments of the existing minor investor, on minor attaining majority:** Upon attaining majority, a minor has to write to the fund, giving his/her specimen signature duly authenticated by his/her banker, as well his/her new bank mandate, PAN details, KYC acknowledgement letter, in order to facilitate the Fund to update its records and permit the erstwhile minor to operate the account in his/her own right.

The existing standing instructions including SIP and SWP registered prior to the minor attaining the age of majority, will continue to be processed beyond the date of the minor attaining majority till the time an instruction from the major to terminate the standing instruction is received by the mutual fund along with the prescribed documents for processing the change in Status. The standing instruction shall be terminated within 30 days from the date of receiving the instruction.

4. In case of an application under Power of Attorney (PoA) or by a Limited Company, Body Corporate, Registered Society, Trust or Partnership etc., the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / bye-laws must be lodged along with the application form.

Power of Attorney (POA): In case an investor has issued Power of Attorney (POA) for making investments, switches, redemptions etc., under his/her folio, both the signature of the investor and the POA holder have to be clearly captured in the POA document, to be accepted as a valid document. At the time of making redemption / switches the fund would not be in a position to process the transaction unless, PoA holder's signature is available in the PoA or proof of identity along with signature is produced along with the PoA.

5. **PAN is mandatory:** As per SEBI Circular MRD/Dop/Cir/-05/2007 dated April 27, 2007 Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction, w.e.f. July 02, 2007. PAN is mandatory for all mutual fund investments w.e.f. 1st January, 2008. Accordingly, any application not accompanied with the PAN is liable to be rejected. Please note that the PAN copy needs to be attested by any of the following: (a) At the Mutual Fund office (verification with original to be done by the person accepting the documents) (b) Your Financial Advisor (c) Your Bank Manager (d) Gazetted Officer (e) Notary (f) Judicial Authority.

6. Applicants should indicate their status by ticking the appropriate check-box. Applications without a tick in the 'Status' box will be considered as investment by "Others". Those who select the status as "Others", they should specify their status in the space provided.

7. Applicants should specify the mode of holding. In case it is not mentioned, the default will be "anyone or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, dividends / redemptions / refund warrants and any other correspondence sent from time to time.

8. Name of a contact person should be mentioned in case of the investment by a Company/Body Corporate/Partnership Firm/Trust/ Foreign Institutional Investors (FIIs)/Society/AOP/BOI.

9. **Transactions without Scheme/Option Name:** In case of fresh/ additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the payment instrument. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/ transaction slip, then the units will be allotted under the Scheme 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 Scheme as per the Scheme Information Document. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.

III. BANK DETAILS

The first Unit-holder should provide the name of the bank, branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIMRP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete. Please quote 9 Digit MICR Code No. of your Bank and Branch corresponding to Bank Account details. (This number appears on every leaf of your cheque book after your cheque number). Please attach a blank "cancelled" Cheque or a clear photocopy of a cheque issued by your bank verifying of the Code Number. The AMC reserves the right to make dividend/redemption payments through ECS/NFT/RTGS where details are available.

In case of change of bank (COB) request submitted along with a cancelled cheque copy, the name of the investor should be available on the cheque failing to which the transaction is liable to be rejected. Alternatively, the investor can provide copy of the bank statement/pass book duly attested by the Bank, evidencing the name & bank account details of the investor.

IV. INVESTMENT DETAILS

Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 10 thereafter.

Presently, two options are available under the Scheme viz. Growth Option and Dividend option. Dividend option will have dividend payout and dividend reinvestment facilities. Growth Option is the default option under the Scheme.

The Trustee reserves the right to declare dividends under the dividend option of the Scheme. It should, however, be noted that actual distribution of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustee.

The Trustee may, at a later date, decide to introduce any other options, under the Scheme, as is considered necessary.

V. SYSTEMATIC INVESTMENT PLAN (SIP)

- a) For availability of Systematic Investment Plan (SIP) Facility, please refer to the Key Information Memorandum, & also refer to Instruction No.VI (a) for mode of payment for SIP through PDCs.
- b) Investors opting for the SIP Facility, need to fill the Main Application Form for Systematic Investments and tick any of the payment option such as
 - i. SIP payment through Bank Standing Instruction/Direct Debit
 - ii. Auto Debit by way of Electronic Clearing Service (ECS)
 - iii. Post Dated Cheques (PDCs).
 - iv. If the payment option is Auto Debit through ECS or Standing Instruction to the Bank, investors also need to fill & sign the respective Standing Instructions form.
- c) The Second SIP installment amount and the subsequent SIP installment amounts should be of the same amount. However, the First SIP installment need not be of the same amount as Second and Subsequent SIP installments amount. This is applicable only to investors opting for SIP through PDCs.
- d) Investors should fill in the Application Form along with the SIP Mandate. First investment through cheque is compulsory during NFO period. Minimum amount of investment under SIP is Rs.1,000 for monthly & 5,000 for Quarterly. The cheque should be drawn in favour of "ICICI Prudential Regular Gold Savings Fund" and crossed "Account Payee Only". The cheque should be payable locally at the centre where the Application is deposited at any of the designated collection centres of ICICI Prudential Mutual Fund. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.
- e) Investors subscribing for SIP are required to submit their SIP request at least 30 days prior to the date of first debit date and the SIP start date shall not be beyond 60 days for monthly SIP and 100 days for Quarterly SIP from the date of submission of SIP application.
- f) In case of SIP with payment mode as ECS/Auto Debit, the investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the debit mandate is provided.
- g) For exit load structure under the Schemes, please refer to the Key Information Memorandum.
- h) Please issue post dated cheques dated for either the 7th or 10th or 15th or 25th of the month. A credit confirmation will be sent to the unit holder indicating the new balance to his or her credit in the account.
 1. For cheques drawn from locations as determined by ICICI Prudential Asset Management Company Ltd. (the AMC) from time to time and notified on its website www.icicpruamc.com
 - a. **Option 1:** The First SIP installment should be paid through a Demand Draft payable at places where the Official Points of Acceptance of Transaction of the AMC are located. All the other installments should be through post dated cheques for the SIP dates, i.e. the 7th or 10th or 15th or 25th of the month. The SIP date selected by an Investor should fall at least 30 days after the date of first SIP installment. For Example; if the first SIP installment is on October 12, 2010, then the SIP date that can be selected by an investor for the second and subsequent installments should fall after November 11, 2010.
 - b. **Option 2:** In case all the installments (i.e. including the first Installment) are paid through post-dated cheques, the SIP Application along with the post-dated cheques should be submitted at the Official Points of Acceptance of Transactions of the AMC, at least 30 days before the start of the SIP. The Post dated cheques for all of the SIP installments (including the first Installment), should be dated as per the specified SIP dates only, i.e. the 7th or 10th or 15th or 25th of the month.
 - c. For all SIP applications with Post Dated Cheques, the SIP date selected by an Investor should fall at least 30 days after the date of first SIP installment. For Example; if the first SIP installment is on October 12, 2010, then the SIP date that can be selected by an investor for the second and subsequent installments should fall after November 11, 2010.
- i) SIP Auto Debit via ECS (Debit Clearing) is available at the following 87 centres: • Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore • Baroda • Belgaum • Bhavnagar • Bhilwara • Bhopal • Bhubaneswar • Bijapur • Bikaner • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangeree • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Gorakhpur • Gulbarga • Guwahati • Gwalior • Hassan • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Siliguri • Solapur • Surat • Tirunelveli • Tirupati • Tirupur • Trichur • Trichy • Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijayawada • Vishakhapatnam.
- j) Existing investors opting for a SIP need to provide their Folio Number along with the SIP details.
- k) **MICRO SIP:** Systematic Investment Plans (SIP's) where the aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March, does not exceed Rs 50,000 (to be referred as "Micro SIP" hereinafter). Micro SIP investors are required to submit any of the following **Photo Identification Documents** along with the Micro SIP applications as a proof of identification, if the investors PAN Card details are not provided: (1) Voter Identity Card; (2) Driving License; (3) Government/Defense identification card; (4) Passport; (5) Photo Ration Card; (6) Photo Debit Card (Credit card not included because it may not be backed up by a bank account); (7) Employee ID cards issued by

companies registered with Registrar of Companies (the database is available at the following link of the Ministry of Company Affairs - <http://www.mca.gov.in/DCAPortalWeb/>) (8) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; (9) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; (10) Senior Citizen / Freedom Fighter ID card issued by Government; (11) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; (12) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); (13) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC/EPFO.

Investors (including joint holders) will submit a photocopy of any one of the above documents identified along with the Micro SIP application. Supporting document should be current and valid and copy shall be self attested by the investor/attested by the ARN holder mentioning the ARN. Micro SIP application without the supporting document will liable to be rejected.

This exemption will not be applicable to normal purchase transactions upto Rs. 50,000 which will continue to be subject to PAN requirement.

This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible for Micro SIPs.

In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect, however, redemptions shall be allowed.

VI. MODE OF PAYMENT

- The cheque/demand draft should be crossed "Account Payee Only" and drawn in favour of "ICICI Prudential Regular Gold Savings Fund". The Cheque/Demand Draft should be payable locally at the centre where the application is lodged.
- Separate Cheques / Demand Drafts are required for each scheme in which an investor invests.
- Payments by Stock-invests, cash, postal orders, money orders and outstation cheques will not be accepted.
- NRI/FII/PIO Investors**
 - Repatriation basis:** Payments by NRI's / FII's / Persons of Indian Origin (PIO's) residing abroad, may be made either by way of Indian Rupee demand drafts or cheques by means of (i) inward remittance through normal banking channels; (ii) or out of funds held in NRE/FCNR accounts payable at par and payable at the cities where the Customer Service Centre's are located. In case of Indian Rupee drafts purchased or cheques issued from NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed. In case the debit certificate is not provided, the AMC reserves the right to reject the application of the NRI investors.
 - Non Repatriation basis: NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques / demand drafts drawn on a Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centre's are located.

VII. NOMINATION

- Filling the nomination details is mandatory for individuals applying for/ holding units on their own behalf singly and optional for joint holding. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. All joint holders will sign the nomination form. Nomination is not allowed in case the first applicant is a minor. Nomination form cannot be signed by Power of Attorney (PoA) holders.
- Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate.

- All payments and settlements made to such nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.
- A minor can be nominated and in that event, the name, relationship and address of the guardian of the minor nominee shall be provided by the unit holder. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands withdrawn upon the transfer of units.
- Every new nomination for a folio/account will overwrite the existing nomination.
- Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf, singly or jointly and who made the original nomination and the request has to signed by all the holders.
- On cancellation of the nomination, the nomination shall stand withdrawn and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- Investors who want to make multiple nominations need to fill the separate Multiple Nomination Form available on the AMC's website www.icicipruamc.com or at any of the AMC's branch offices.

VIII. DIRECT CREDIT OF DIVIDEND/REDEMPTION: ICICI Prudential AMC had entered into an arrangement with certain banks; such as Citibank N.A., HDFC Bank, HSBC and ICICI Bank, for direct credit of redemption and dividend proceeds if the investors have a bank mandate any of the specified banks. However, the Fund reserves the right to issue a payment instrument in place of this direct credit facility, and will not be responsible for any delay on the part of the bank for executing the direct credit. The AMC may alter the list of the banks participating in direct credit arrangement from time to time / withdraw direct credit facility from the banks, based on its experience of dealing with any of these banks or add / withdraw the name of the bank with which the direct credit facility arrangements can be introduced/ discontinued, as the case may be.

IX. E-MAIL COMMUNICATION: Delivering service through the internet & web-based services such as e-mail is a more efficient delivery channel. When an investor has communicated his / her e-mail address and provided consent for sending communication only through email, the Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, the investor always has a right to demand a physical copy of any or all the service deliverables, and the Fund would arrange to send the same to the investor. Account statements will be sent via email, by default, to investors who have provided their email ID, unless specified otherwise. It is deemed that the Unit holder is aware of all the security risks associated with online communication, including the possibility of third party interception of the documents sent via email.

X. KNOW YOUR CUSTOMER (KYC) NORMS: With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment.

KYC forms are available on the AMC's website www.icicipruamc.com or at any of the AMC's branch offices.

Non PAN based KYC applicability: For certain nature of transactions and type of clients, PAN is not mandatory. In such cases common standard KYC through CVL will not apply and the client will have to submit certain documents as elaborated below and KYC will be handled by the AMCs/RTAs directly.

(a) **Micro SIPs:** Micro schemes such as Micro SIPs upto Rs. 50,000 per year per investor.

Documents required:

1. Standard specified identification instruments like Voter ID card, Government/Defense ID card, Card of Reputed employer, Driving License, Passport in lieu of PAN.
2. Proof of address copy. It is clarified that where photo identification documents contains the address of the investor, a separate proof of address is not required.
3. Supporting documents copy shall be self attested by the investor/ attested by the ARN holder mentioning the ARN number or attested by any competent authority.

(b) **Investments from Investors residing in Sikkim:**

Documents required:

1. Proof of address of Sikkim state and application form should mention the same address.
2. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

These new and revised guidelines are not applicable on following transactions:

- a. Existing SIP / STP / DTP registrations (and similar facilities) including those received till December 31, 2010
- b. Dividend reinvestment transactions of any amount.

XI. Demat/Non-Demat Mode: 1) Investors can hold units in Dematerialized (Demat)/Non-Demat mode. In case the investor has not provided his / her Demat account details or the details of DP ID / BO ID provided by the investor is incorrect, or Demat account is not activated or not in an active status, the units would be allotted in Non-Demat mode. 2) Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in non-Demat mode. 3) Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

XII. INVESTMENT/SUBSCRIPTION MADE THROUGH THIRD PARTY CHEQUE(S) WILL NOT BE ACCEPTED.

Third party cheque(s) for this purpose are defined as: (i) Investment made through instruments issued from an account other than that of the beneficiary investor, ii) in case the investment is made from a joint bank account, the first holder of the mutual fund folio is not one of the joint holders of the bank account from which payment is made.

Third party cheque(s) for investment/subscriptions shall be accepted, only in exceptional circumstances, as detailed below:

- 1) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP instalment). However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.

- 2) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.
- 3) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.

The above mentioned exception cases will be processed after carrying out necessary checks and verification of documents attached along with the purchase transaction slip/application form, as stated below:

- 1) Determining the identity of the Investor and the person making payment i.e. mandatory Know Your Client (KYC) for Investor and the person making the payment.
- 2) Obtaining necessary declaration from the Investor/unitholder and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
- 3) Verifying the source of funds to ensure that funds have come from the drawer's account only.

In case of investment/subscriptions made via Pay Order, Demand Draft, Banker's cheque, RTGS, NEFT, ECS, bank transfer, net banking etc. Following additional checks shall be carried out:

- 1) If the investment/subscriptions is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The funds should be debited from a pre-registered pay in account available in the records of the Mutual fund, or from the account of the first named unit holder. Additionally, if a pre-funded instrument issued by the Bank against cash, it shall not be accepted for investments of Rs.50,000/- or more. Such prefunded instrument issued against cash payment of less than Rs.50,000/- should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- 2) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction should be from pay in account available in the records, or from the account of the first named unit holder.

Investors are requested to note that AMC reserves right to have additional checks of verification for any mode of payment received. AMC reserves the right to reject the transaction in case the payment is received in an account not belonging to the first unit holder of the mutual fund.

In case of investors with multiple accounts, in order to ensure smooth processing of investor transactions, it is advisable to register all such accounts, as the investments/subscriptions received from the said multiple accounts shall be treated as 1st party payments.

3rd Party Payment Declaration form is available on the AMC's website www.icicipruamc.com or in any of the ICICI Prudential Mutual Fund's branch offices.