

Key Information Memorandum & Application Form



KYC - Mandatory

ICICI Prudential Child Care Plan - Gift Plan

(An Open Ended Fund)



and

ICICI Prudential Child Care Plan - Study Plan

(An Open Ended Fund)

Continuous offer for units at NAV based prices

PRODUCT LABELS

NAME OF THE SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:		
ICICI Prudential Child Care Plan - Gift Plan	long term wealth creation solution	A diversified equity fund that aims to generate capital appreciation by investing in equity and equity related securities.	 HIGH RISK (BROWN)
ICICI Prudential Child Care Plan - Study Plan	long term regular income solution	A hybrid fund that seeks to generate current income by investing in debt, money market instruments and equity and equity related securities.	 MEDIUM RISK (YELLOW)

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by AMC, Key Personnel, Investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.icicipruamc.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

ICICI Prudential Asset Management Company Limited - Investment Manager

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) 26554165.

Central Service Office:

2nd Floor, Block B-2, Nirlon Knowledge Park,
Western Express Highway, Goregaon (East),
Mumbai 400 063.
Tel.: 022-26852000, Fax No.: 022-2686 8313.

Call : MTNL/BSNL - 1800 222 999; Others - 1800 200 6666 • Apply online at www.icicipruamc.com

KEY SCHEME FEATURES

NAME OF THE SCHEME	ICICI PRUDENTIAL CHILD CARE PLAN - GIFT PLAN	ICICI PRUDENTIAL CHILD CARE PLAN - STUDY PLAN		
TYPE	An open-ended fund			
INVESTMENT OBJECTIVE	The primary investment objective of the Gift Plan is to seek generation of capital appreciation by creating a portfolio that is invested in equity and equity related securities and debt and money market instruments. However, there can be no assurance that the investment objective of the Plan will be realized.	The primary investment objective of the Study Plan is to seek generation of current income by creating a portfolio that is invested in debt, money market instruments and equity and equity related securities. However, there can be no assurance that the investment objective of the Plan will be realized.		
ASSET ALLOCATION PATTERN	Equity & Equity related securities = 65% to 100%; Debt securities, Money market instruments, Securitised debt & Cash = 0% to 35%. Note: If either of the Plans decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally, exceed 20% of the net assets of that Plan. The investments in central and state government guaranteed securities will be in normal circumstances limited to 50% of the net assets of a Plan.	Equity & Equity related securities = 0% to 25%; Debt securities, Money Market instruments, securitised debt & Cash = 75% to 100%.		
INVESTMENT STRATEGY	Please refer to page 3 for Investment Strategy.			
RISK PROFILE OF THE SCHEMES	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to Foot Note No. 10 for summarised Scheme Specific Risk Factors.			
RISK MITIGATION FACTORS	Please refer to page 4 for Risk Mitigation Factors.			
PLANS AND OPTIONS	Plans - Regular & Direct • Option - Cumulative Option	Plans - Regular & Direct • Options - Cumulative Option		
Default Option	-			
Systematic Investment Plan	Monthly: Minimum Rs 1,000 + 5 instalments of min. of Rs. 1,000/- each; Quarterly: Min. Rs. 5,000 + 3 instalments of min. of Rs. 5,000/- each.	Monthly: Minimum Rs 1,000 + 5 instalments of min. of Rs. 1,000/- each; Quarterly: Min. Rs. 5,000 + 3 instalments of min. of Rs. 5,000/- each.		
Systematic Withdrawal Plan	Min. of Rs. 500 & in multiples of Re. 1/- thereafter.	Min. of Rs. 500 & in multiples of Re. 1/- thereafter.		
Switch Facility	Available			
Systematic Transfer Plan	Available only between Study Plan & Gift Plan			
APPLICABLE NAV	Ø			
MINIMUM APPLICATION AMOUNT/NUMBER OF UNITS Purchase	Rs. 5,000/- & in multiples of Re.1/- thereafter.	Rs. 5,000/- & in multiples of Re.1/- thereafter.		
Additional Purchase	Rs. 1,000/- and in multiples of Re.1/- thereafter.	Rs. 1,000/- and in multiples of Re.1/- thereafter.		
Repurchase/Redemption	Rs. 1000/- & in multiples thereof	Rs. 1000/- & in multiples thereof		
DESPATCH OF REPURCHASE (REDEMPTION) REQUEST ##	As per the regulations, the fund shall despatch redemption proceeds within 10 business days (working days) of receiving of the redemption request at the authorised centre for accepting such request.			
BENCHMARK INDEX	50% CNX Nifty Midcap 50 + 50% S&P BSE Small-Cap Index	Crisil MIP Blended Index.		
DIVIDEND POLICY	Not Applicable			
NAME OF THE FUND MANAGER	Equity: Mr. Chintan Haria; Debt: Mr. Avnish Jain	Equity: Rajat Chandak; Debt: Mr. Avnish Jain		
NAME OF THE TRUSTEE COMPANY	ICICI Prudential Trust Limited			
NUMBER OF FOLIOS & AVERAGE ASSETS UNDER MANAGEMENT (AAUM) AS ON 31/MAR/2013	FOLIOS: 36,158 AAUM : Rs. 194.55 Crores	FOLIOS: 8,439 AAUM : Rs. 37.46 Crores		
SCHEME PERFORMANCE	Please refer to page 5			
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 on applicable NAV on the basis of the investment period from the date of allotment of units *\$\$\$	(a) 1%, if the amount, sought to be redeemed or switched out, is invested for a period of upto three years from the date of allotment; (b) Nil, if invested for more than three years.	(a) 1%, if the amount, sought to be redeemed or switched out, is invested for a period of upto three years from the date of allotment; (b) Nil, if invested for more than three years. (Exit load will not be charged for amount transferred under STP from Study Plan to Gift Plan).		
Actual Recurring Expenses for the previous financial year ended March 31, 2013 (% of NAV)	Direct Plan: 2.22% Regular Plan: 2.64%	Direct Plan: 0.48% Regular Plan: 1.50%		
Waiver of Load for Direct Applications: Not applicable. (Refer note 11 on page 3)	Tax treatment for the Investors (Unitholders): Refer to page 5	Daily Net Asset Value (NAV) Publication: Refer to page 5	For Investor Grievances please contact: Refer to page 5	Unitholders' Information: Refer to page 5

* The Trustee reserves the right to change/modify the exit load at later date for the Schemes.

\$\$\$ Where as a result of a redemption / switch arising out of excess holding by an investor beyond 25% of the net assets of the scheme in the manner envisaged under specified SEBI circulars, such redemption / switch will not be subject to exit load.

Ø **APPLICABLE NAV FOR PURCHASE, INCLUDING SWITCH IN:**

A) Application amount less than Rs. 2 lakh: In respect of valid applications received upto 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 that business day on which application is received.

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.

B) Application amount equal to or more than Rs. 2 lakh: In respect of valid application received before cut-off time, units shall be allotted based on the NAV of the day on which the funds are available for utilisation before 3.00 pm.

APPLICABLE NAV FOR REDEMPTION, INCLUDING SWITCH OUT:

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.

As per the Regulations, the Fund shall despatch redemption proceeds within 10 Business days of receiving the redemption request. Investors are advised to refer to the sections titled "Suspension of sale and redemption of units" and "Right to limit Redemption" in the Scheme Information Document. The default option for payment of redemption proceeds would be Direct Credit into their bank account (in case the investor has provided his bank mandate as one of the banks participating in direct credit arrangement and if he fails to specify the mode of payment).

Notes:

1) Saturday is a Non-Business Day for all the Schemes.

2) For all web-based transactions, entered through the official web portal of the AMC viz. www.icicipruamc.com, the cut-off timings for arriving at applicable Net Asset Value (NAV) shall be :

- The time at which, the transaction is confirmed at the webserver of AMC, such time shall be considered as final and binding for determining the cut off timing.
- 3) In the interest of the investors and in order to protect the portfolio from market volatility, the Trustees reserve the right to discontinue subscriptions under the schemes for a specified period of time or till further notice.
 - 4) Processing of Systematic Investment Plan (SIP) cancellation request(s): The AMC will endeavour to have the cancellation of registered SIP mandate within 30 days from the date of acceptance of the cancellation request from the investor. The existing instructions/mandate will remain in force till such date that it is confirmed to have been cancelled
 - 5) Processing of Systematic Withdrawal Plan (SWP)/ Trigger facility request(s): Registration / cancellation of SWP and Trigger facility request(s) will be processed within 7 working days from the date of acceptance of the said request(s). Any existing registration will continue to remain in force until the instructions as applicable are confirmed to have been effected.
 - 6) Submission of separate forms /transaction slips for Trigger Option/ Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facility: Investors who wish to opt for Trigger Option /Systematic Withdrawal Plan/Systematic Transfer Plan facility have to submit their request(s) in a separate designated forms/transaction slips. In case, if AMC do not receive such request in separate designated forms/transaction slips, it reserves the right to reject such request(s).
 - 7) Processing of Transmission-cum-Redemption request(s) : If an investor submits redemption/switch out request(s) for transmission cases it will be processed after the units are transferred in the name of new unit holder and only upon subsequent submission of fresh redemption/switch-out request(s) from the new unit holder.
 - 8) Processing of Redemption/Switch/Systematic transaction request(s) where realization status is not available : The Fund shall place the units allotted to investor on hold for redemption / switch/ systematic transactions till the time the payment is realized towards the purchase transaction(s). The Fund also reserves the right to reject / partially process the redemption / switch / systematic transaction request, as the case may be, based on the realization status of the units held by the investor.
In both the above cases, intimation will be sent to the investor accordingly. Units which are not redeemed/switched will be processed upon confirmation of realization status and on submission of fresh redemption / switch request.
 - 9) Communication via Electronic Mail (e-mail)
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. In case of specific request received from investor(s), the Fund shall endeavour to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

- 10) **Significant risk factors for ICICI Prudential Child Care Plan - Study Plan:** Investments in the Scheme(s) may be affected by risks relating to trading volumes, settlement periods, interest rate, liquidity or marketability, credit, reinvestment, regulatory, investment in unlisted securities, default risk including the possible loss of principal, derivatives, investment in securitised instruments and risk of Co-mingling etc.

Significant risk factors for ICICI Prudential Child Care Plan - Gift Plan: Investments in the scheme may be affected by trading volumes, settlement periods, volatility, price fluctuations and risks such as liquidity, derivative, market, currency, lending & borrowing, credit & interest rate.

- 11) Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

SECTOR RESTRICTIONS FOR DEBT ORIENTED FUNDS: Total exposure in a particular sector shall not exceed 30% of the net assets of the Scheme. Sectoral classification as prescribed by AMFI shall be used in this regard. This limit shall not be applicable to investments in Bank CDs, CBLO, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks.

However, an additional exposure not exceeding 10% of the net assets of the Plans (over and above the limit of 30%) shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only as part of the financial services sector. The additional exposure to such securities issued by HFCs must be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 30% of the net assets of the scheme.

INVESTMENT STRATEGY:

ICICI Prudential Child Care Plan - Gift Plan & Study Plan - The equity portion of the corpus of the scheme, the AMC intends to invest in stocks, which are bought, typically with a one-year time horizon. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the Fund Management team at the AMC. The AMC will also monitor and control maximum exposure to any one stock or one sector.

Comparison of existing schemes with ICICI Prudential Child Care Plan - Gift Plan

NAME OF THE SCHEME	ICICI PRUDENTIAL DYNAMIC PLAN	ICICI PRUDENTIAL FOCUSED BLUECHIP EQUITY FUND	ICICI PRUDENTIAL BALANCED FUND
TYPE	Open-ended Equity Fund	Open-ended Equity Fund	Open ended Balanced Fund
INVESTMENT OBJECTIVE	To generate capital appreciation by actively investing in equity and equity related securities. For defensive considerations, the Scheme may invest in debt, money market instruments and derivatives. The investment manager will have the discretion to take aggressive asset calls i.e. by staying 100% invested in equity market/equity related instruments at a given point of time and 0% at another, in which case, the fund may be invested in debt related instruments at its discretion. The AMC may choose to churn the portfolio of the Scheme in order to achieve the investment objective. The Scheme is suitable for investors seeking high returns and for those who are willing to take commensurate risks.	To generate long-term capital appreciation and income distribution to unitholders from a portfolio that is invested in equity and equity related securities of about 20 companies belonging to the large cap domain and the balance in debt securities and money market instruments. The Fund Manager will always select stocks for investment from among Top 200 stocks in terms of market capitalization on the National Stock Exchange of India Ltd. If the total assets under management under this scheme goes above Rs. 1000 crores the Fund Manager reserves the right to increase the number of companies to more than 20.	To generate long term capital appreciation and current income from a portfolio that is invested in equity and equity related securities as well as in fixed income securities.
ASSET ALLOCATION PATTERN (For additional details, refer to the Scheme Information Documents.)	Equity & Equity related securities - 0 to 100% & Debt securities, Money Market & Cash - 0 to 100% including securitised debt upto 15% of the corpus. †	Equity and Equity related securities* - 70% to 100%; Debt & Money market instruments* - 0% to 30% †Including derivative instruments to the extent of 75% of the net assets and ADR/GDR to the extent of 50% of net assets; *Including securitised debt upto 50% of debt portfolio.	Equity and Equity related instruments : 65% to 80% and Debt Securities, Money Market Instruments & Cash : 20% to 35%.† Securitised debt - upto 25%
Average Quarterly Assets Under Management (AAUM) and Number of Folios as on 31/Mar/2013	AAUM: Rs. 3,885.34 Crore FOLIOS: 449495	AAUM: Rs. 4,330.73 Crore FOLIOS: 388986	AAUM: Rs. 447.50 Crores FOLIOS: 19,674

Comparison of existing schemes with ICICI Prudential Child Care Plan - Study Plan

NAME OF THE SCHEME	ICICI PRUDENTIAL MIP 25	ICICI PRUDENTIAL REGULAR SAVINGS FUND
TYPE	An open-ended income fund. Monthly income is not assured and is subject to the availability of distributable surplus.	An Open-ended Income Fund
INVESTMENT OBJECTIVE	To generate regular income through investments primarily in debt and money market instruments. As a secondary objective, the Scheme also seeks to generate long term capital appreciation from the portion of equity investments under the Scheme.	The scheme intends to provide reasonable returns, by maintaining an optimum balance of safety, liquidity and yield, through investments in a basket of debt and money market instruments with a view to delivering consistent performance.
ASSET ALLOCATION PATTERN (For additional details, refer to the Scheme Information Documents.)	Equity & Equity Related Securities† 0-30%, Debt instruments 65-100%, Cash & money market instruments 0-5%. Securitised debt upto 15% of the corpus of the scheme	Debt* securities (including government securities) with maturity more than 1 year - 0 to 100%; Money Market Securities - 0% to 100%. ‡ Including securitized debt (Single loan and / or Pool loan Securitised debt) of upto 50% of the portfolio. * Including derivatives instruments to the extent of 50% of the Net Assets as permitted by SEBI. The margin money requirement for the purpose of derivative exposure will be as per the SEBI Regulations. The Scheme shall not take leverage positions and total investments, including investments in debt and other securities and gross exposure to derivatives, if any, shall not exceed net assets under management of the scheme.
Average Quarterly Assets Under Management (AAUM) and Number of Folios as on 31/Mar/2013	AAUM: Rs. 526.98 Crores FOLIOS: 22,733	AAUM: Rs. 2836.10 Crores FOLIOS: 25,768

† The scheme may invest in derivatives in compliance with the applicable SEBI Circulars issued from time to time.

Risk & Description	Risk mitigants / management strategy
Risks associated with Debt investment	
Market Risk/Interest Rate 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.
Derivatives Risk: As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per international best practice on a reciprocal basis. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.

Risk & Description	Risk mitigants / management strategy
Risks associated with Equity investment	
Market Risk: The scheme is vulnerable to movements in the prices of securities invested by the scheme, which could have a material bearing on the overall returns from the scheme. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume, volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets.	Market risk is a risk which is inherent to an equity scheme. The scheme may use derivatives to limit this risk.
Liquidity Risk: The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.	The fund will be a high risk, high return fund and the time horizon, until the market realizes the true value of the stocks that the fund has invested into, could be longer. As such the liquidity of stocks that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying stocks.
Derivatives Risk: As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives that Investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.	Derivatives will be used for the purpose of hedging/ portfolio balancing purposes or to improve performance and manage risk efficiently. Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. No OTC contracts will be entered into.

For detailed risk factors and risk management strategies, kindly refer the Scheme Information Document.

Performance Record:

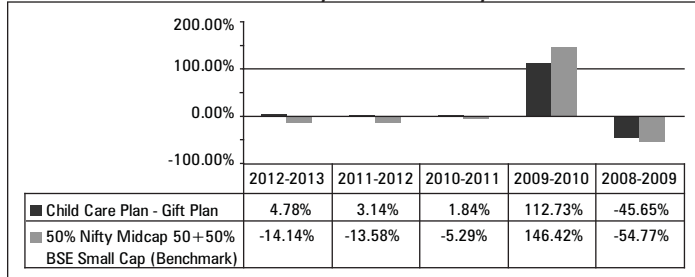
ICICI Prudential Child Care Plan - Gift Plan - Regular Plan - Cumulative Option

(As of 31-Mar-13)

Period	Returns - Gift Plan	Returns - Benchmark Index
1 Year	4.78%	-14.14%
3 Years	3.25%	-11.11%
5 Years	4.94%	-4.77%
Since Inception (31-08-2001)	16.41%	N.A.

Past performance may or may not be sustained in future. • Returns : CAGR. • Benchmark is 50% Nifty Midcap 50 + 50% BSE Small Cap; Start Date:01-Jan-04. For computation of returns the allotment NAV has been taken as Rs. 10.00.

Absolute Returns for each financial year for the last 5 years:



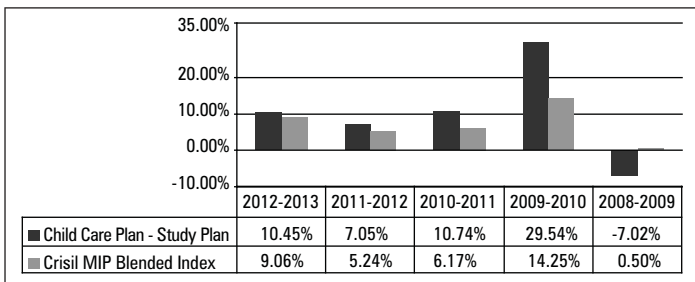
Past performance may or may not be sustained in future.

ICICI Prudential Child Care Plan - Study Plan - Regular Plan - Cumulative Option

(As of 31-Mar-13)

Period	Returns - Study Plan	Returns - Benchmark Index
1 Year	10.45%	9.06%
3 Years	9.41%	6.82%
5 Years	9.55%	6.96%
Since Inception (31-08-2001)	11.37%	N.A.

Past performance may or may not be sustained in future. • Returns : CAGR • Benchmark is Crisil MIP Blended Index and start date - 30-Mar-02. For computation of returns the allotment NAV has been taken as Rs. 10.00.



Past performance may or may not be sustained in future.

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

PUBLICATION OF DAILY NET ASSET VALUE (NAV):

The NAV will be calculated and disclosed at the close of every business day. NAV shall be published at least in two daily newspapers having circulation all over India. NAV shall be made available at all Customer Service Centers of the AMC. AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) and AMC website (www.icicipruamc.com) by 9:00 p.m. on every 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, Nilon 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:

The AMC shall disclose portfolio of the Scheme on the website www.icicipruamc.com alongwith ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month.

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 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 in the prescribed format and update the same on AMC's website at www.icicipruamc.com and AMFI's website www.amfiindia.com.

In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The half-yearly unaudited report shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. Further, the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

It is hereby notified that wherever the investor(s) has/have provided his/their e-mail address in the application form 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 communications for transactions done by the investor(s).

TRANSACTION CHARGES:

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:

- The existing investors may be charged Rs.100/- as transaction charge per subscription of Rs.10,000/- and above;
- A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.

There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.

In case of investment through Systematic Investment Plan (SIP), transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal installments.

Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

The aforesaid transaction charge shall be deducted by the Asset Management Company from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor.

However, upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by such distributor.

Transaction Charges shall not be deducted if:

- Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
- Purchase/ subscription made through stock Exchange, irrespective of investment amount.

CAS/ Statement of account shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.

CONSOLIDATED ACCOUNT STATEMENT (CAS)

- The Consolidated Account Statement (CAS) for each calendar month will be issued on or before tenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction** including systematic transactions. Further, CAS will be sent via email where any of the folios consolidated has an email id or to the email id of the first unit holder as per KYC records.

**The word 'financial transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

- For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month.

In case of a New Fund Offer Period (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.

- In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investors within 5 business days from the receipt of such request.
- In the case of joint holding in a folio, the first named Unit holder shall receive the CAS/account statement. The holding pattern has to be same in all folios across Mutual Funds for CAS.

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

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

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

MAILING OF SCHEME WISE ANNUAL REPORT OR ABRIDGED SUMMARY:

Pursuant to Securities and Exchange Board of India (Mutual Funds) (Amendments) Regulations, 2011 dated August 30, 2011 read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the unit holders are requested to note that scheme wise annual report and/or abridged summary of annual reports of the Schemes of the Fund shall be sent to the unit holders only by email at their email address registered with the Fund.

Physical copies of the annual report or abridged summary of annual reports will be sent to those Unit holders whose email address is not available with the Fund and/or who have specifically requested or opted for the same.

The unit holders are requested to update/ provide their email address to the Fund for updating the database.

Physical copy of the scheme wise annual report or abridged summary will be available to the unit holders at the registered office of the Fund/AMC. A separate link to scheme annual report or abridged summary is available on the website of the Fund.

As per regulation 56(3) of the Regulations, copy of Schemewise Annual Report shall be also made available to unitholder on payment of nominal fees. Further as per Securities and Exchange Board of India (Mutual Funds) (Third Amendment) Regulations, 2008 Notification dated September 29, 2008 & SEBI Circular No. SEBI/IMD/CIR No. 10/141712/08 October 20, 2008, the schemewise Annual Report of a mutual fund or an abridged summary shall be mailed to all unitholders as soon as may be possible but not later than four months from the date of closure of the relevant accounts year.

CASH INVESTMENTS IN THE SCHEME:

Pursuant to SEBI circular dated September 13, 2012, it is permitted to accept cash transactions to the extent of Rs. 20,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all schemes of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However any form of repayment either by way of redemption, dividend, etc. with respect to such cash investment shall be paid only through banking channel.

The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.

MULTIPLE BANK ACCOUNTS:

The unit holder/ investor can register multiple bank account details under its existing folio by submitting separate form available on the website of the AMC at www.icicipruamc.com. Individuals/HUF can register upto 5 different bank accounts for a folio, whereas non-individuals can register upto 10 different bank accounts for a folio.

SEPARATE PLAN FOR DIRECT INVESTMENTS:

Pursuant to SEBI circular dated September 13, 2012, mutual funds/AMCs are required to provide a separate plan for direct investments, i.e., investments not routed through a distributor, in existing as well as new schemes.

Consequently, the Fund has introduced 'Direct Plan' with effect from January 1, 2013 (the Effective Date) under various plans/ options/ sub-options of various schemes of the Fund.

Consequently, there are two plans available under each Scheme, viz. Direct Plan and Regular Plan.

Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.

Investors subscribing under Direct Plan of any of the Schemes of the Fund will have to indicate the Scheme / Plan name in the application form as "ICICI Prudential <scheme name> - Direct Plan". If the Purchase/ Switch application does not specifically state the details of the plan then the same shall be processed under the Direct Plan if no distributor code is mentioned in the application. Otherwise it shall be processed under the Regular Plan.

Scheme characteristics: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that:

- (a) Switch of investments from Regular Plan (whether the investments were made before or after the Effective Date) to Direct Plan of the same Scheme shall be subject to applicable exit load, if any, in case the transaction under Regular Plan has been received under distributor code. However, no exit load shall be levied in case of switches from Regular Plan to Direct Plan of the same Scheme, if the transaction was received without broker code in the Regular Plan.
- (b) No exit load shall be levied in case of switches from Direct Plan to Regular Plan of the same Scheme.
- (c) Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

Applicable NAV and allotment of units: The starting NAV for the Direct Plan will be at the same NAV as that of Regular Plan on the day of first purchase transaction received in Direct Plan.

Investments through systematic routes: In case of registration requests for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Dividend Transfer Plans (DTP), are received on or after the Effective Date without any distributor code, the same shall be by default registered under the "Direct Plan". Similarly, in case of existing SIP/ STP/ DTP registrations without distributor code, all future installments after the Effective Date shall be processed under the Direct Plan.

Redemption requests: Where Units under a Scheme are held under both Regular and Direct Plans, the investor must clearly state the Plan in which the redemption/switch request has to be processed, failing which the request will be processed under the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.

For ICICI Prudential Asset Management Company Limited

Sd/-

Nimesh Shah
Managing Director

Place : Mumbai
Date : April 29, 2013



ICICI Prudential Child Care Plan

Application Form for all categories of investors

• Lump sum Investment • Systematic Investment Plan (SIP).
SIP payment options: Bank Standing Instruction • Auto Debit (ECS) • Post Dated Cheques

Please read the instructions before investing. Application to be filled in BLOCK LETTERS in ENGLISH only.

BROKER CODE (ARN CODE) ARN - 11770	SUB-BROKER ARN CODE	Employee Unique Identification No. (EUIIN)	SUB-BROKER CODE (As allotted by ARN holder)	FOR OFFICIAL USE ONLY SERIAL NUMBER, DATE & TIME OF RECEIPT
Declaration for "execution-only" transaction (only where EUIIN box is left blank) (Refer Instruction No. XIV) I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.				Application No.
SIGNATURE OF SOLE / FIRST APPLICANT		SIGNATURE OF SECOND APPLICANT		

TRANSACTION CHARGES FOR UNITHOLDERS THROUGH DISTRIBUTORS ONLY [Refer Instruction XIII & please tick (✓) any one]

I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
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.

1 FOR EXISTING UNITHOLDERS [Refer to General Instruction Folio No. _____ / _____]
If you have an existing folio with PAN validation & KYC validation (mandatory), please mention the folio number in the space provided and proceed to Step 4.

2 APPLICANT(S) DETAILS (Please Refer to Instruction No. 1 (b)) * Mandatory information - If left blank the application is liable to be rejected.

Sole/First Applicant	Mr. Ms. M/s	FIRST	MIDDLE	LAST	Date of Birth**	D	D	M	M	Y	Y	Y	Y						
PAN*	Enclosed (Please ✓) ^s				<input type="radio"/> KYC Acknowledgement Letter														
Name of Parent/Legal Guardian if the Sole/First Applicant is a Minor (Mandatory)													Date of Birth (Mandatory)						
Mr. Ms.												D	D	M	M	Y	Y	Y	Y
PAN*	Enclosed (Please ✓) ^s				<input type="radio"/> KYC Acknowledgement Letter														
Relationship: <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian (For documents to be submitted, refer instruction no. 1 (b)).																			
Name of Donor (if different from Parent/Legal Guardian)													Date of Birth						
Mr. Ms.												D	D	M	M	Y	Y	Y	Y
PAN*	Enclosed (Please ✓) ^s				<input type="radio"/> KYC Acknowledgement Letter														
2nd Applicant	Mr. Ms.	FIRST	MIDDLE	LAST															
PAN*	Enclosed (Please ✓) ^s				<input type="radio"/> KYC Acknowledgement Letter														
3rd Applicant	Mr. Ms.	FIRST	MIDDLE	LAST															
PAN*	Enclosed (Please ✓) ^s				<input type="radio"/> KYC Acknowledgement Letter														

Mode of holding [Please tick (✓)]			Status of Sole/First Applicant [Please tick (✓)] <input type="radio"/> Others			PLEASE SPECIFY					
<input type="radio"/> Single	<input type="radio"/> Joint	<input type="radio"/> Anyone or Survivor <i>(Default option: Anyone or Survivor)</i>	<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"/> Company	<input type="radio"/> FI	
			<input type="radio"/> Trust	<input type="radio"/> Bank/FI	<input type="radio"/> AOP/BoI	<input type="radio"/> Club/Society					

Correspondence Address of Sole/First Applicant (Please provide full address)						Overseas Address (Mandatory for NRI / PIOs)					
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^e _____ Mobile _____

Communication: As a part of the **Go Green** initiative, Account Statement/Annual Report/other statutory information will be sent only by email to the above mentioned email ID.
 Please tick (✓) if you wish to receive Account Statement/Annual Report/other statutory information via physical documents instead of email.

^s KYC (Mandatory) [Please refer the instruction Nos. II-b(5) & XI] ** Mandatory in case the Sole/First applicant is minor. ^e Please refer to instruction no. X

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.

Please note for unit holder opting to invest in demat, please ensure that the bank account linked with the demat account is mentioned here.

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 Name							Branch City					
	9 Digit MICR code							11 Digit IFSC Code					

FOR ANY ASSISTANCE OR FURTHER INFORMATION PLEASE CONTACT US

ICICI Prudential Asset Management Company Limited

3rd Floor, Hallmark Business Plaza, Sant Dyaneshwar Marg, Bandra (East), Mumbai - 400 051. India

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.

4 DEMAT ACCOUNT DETAILS (Please refer Instruction No. XII) NSDL OR CDSL (Please ✓)

Do you want units in demat form : Yes OR No (Please ✓) The application form should mandatorily accompany the latest Client investor master/ Demat account statement.

If yes, Depository Participant (DP) ID (NSDL only) Beneficiary Account Number (NSDL only) If yes, Depository Participant (DP) ID (CDSL only)

5 INVESTMENT DETAILS (Refer Instruction No. IV) - **ICICI PRUDENTIAL CHILD CARE PLAN**

PLAN (Please ✓): Regular Direct | Scheme Name (Please ✓): ICICI Prudential Child Care Plan - Gift Plan ICICI Prudential Child Care Plan - Study Plan

Micro Investment upto Rs. 50,000/- (Please ✓) **Mandatory**. [Please refer instruction No. V(f)]

Sole/First Applicant PAN Exempt KYC Reference No. (PEKRN) (Mandatory if PAN not provided)

2nd Applicant PAN Exempt KYC Reference No. (PEKRN) (Mandatory if PAN not provided)

3rd Applicant PAN Exempt KYC Reference No. (PEKRN) (Mandatory if PAN not provided)

SIP Through ECS/Standing Instruction / Direct Debit PDCs[†] | SIP Date 7th 10th 15th 25th | SIP Frequency* Monthly Quarterly

Payment details for Lump Sum Investment/details of first cheque for SIP payment through PDCs

Mode of Payment Cheque DD Funds Transfer NEFT RTGS

Amount Paid ₹ A | DD Charges (if applicable) ₹ B | Amount Invested ₹ A + B

Cheque / DD Number Date D D M M Y Y | Account Number

Bank Name

Bank Branch & City Account Type Current Savings NRO NRE FCNR

Subsequent SIP Installment Details

From Cheque No. To Cheque No. Amount Invested ₹ PER CHEQUE

No. of Cheques Drawn on BANK / BRANCH

Start Month/Year M M Y Y Y Y | End Date 12 / 2016 12 / 2018 Or other please fill in alongside M M Y Y Y Y

Please ✓ applicable check boxes. [†]PDCs - Post Dated Cheques *Default SIP Frequency is Monthly.

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 read the instruction no. VII(d). Third Party Payment Declaration form is available in www.icicipruamc.com or ICICI Prudential Mutual Fund branch offices.

6 ASSIGNMENT FOR INSURANCE - Applicable only for investments on behalf of minor* [Please refer to the Personal Accident Insurance Cover Instruction]

I (parent/legal guardian), do hereby assign the amount payable by ICICI Lombard General Insurance Co. Ltd., in the event of my death, to (nominee) my . I further declare that his/her receipt shall be sufficient discharge by ICICI Lombard General Insurance Co. Ltd.

Dated this day of at .

Name (Parent/Legal Guardian):

Address:

* Assignee should be a resident who has attained the age of majority. Signature of Parent/Legal Guardian

7 NOMINATION DETAILS (Refer instruction VIII)

I/We hereby nominate the undermentioned nominee to receive the amount to my/our credit in event of my/our death.

Nominee NAME OF NOMINEE Date of Birth D D M M Y Y (Mandatory if nominee is minor)

Guardian MANDATORY, IF NOMINEE IS A MINOR

Relationship with the Nominee: Father Mother Legal Guardian [Please tick (✓)]

Nominee's Address (Mandatory) HOUSE / FLAT NO STREET ADDRESS

CITY / TOWN PIN CODE SIGNATURE OF NOMINEE / GUARDIAN, IF NOMINEE IS A MINOR

8 YOUR CONFIRMATION

The Trustee, ICICI Prudential Mutual Fund – I/We have read and understood the Scheme Information Document, Statement of Additional Information/Key Information Memorandum and addendums of the Scheme. I/We apply for the units of the ICICI Prudential Child Care Plan 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. 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. I/We agree to abide by the terms, conditions, rules, regulations 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 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, Regulation, Rule, Notification, Directions 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., Investment Manager to the Scheme, 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 SOLE / FIRST APPLICANT/GUARDIAN SIGNATURE OF SECOND APPLICANT SIGNATURE OF THIRD APPLICANT

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

Scheme **ICICI PRUDENTIAL** | SCHEME AND OPTION | ₹ TOTAL AMOUNT | ₹ AMOUNT PER CHEQUE

From Cheque/DD No. To Cheque/DD No. | BANK AND BRANCH

From Date M M Y Y Y Y | End Date 12 / 2016 12 / 2018 12 / 2023 12 / 2099 Other (Specify) M M Y Y Y Y

SIP REGISTRATION CUM MANDATE FORM

[For investment through ECS (Debit Clearing)/ Direct Debit Facility/Standing Instruction]

Application No. _____

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

BROKER CODE (ARN CODE) ARN - 11770	SUB-BROKER CODE	Employee Unique Identification No. (EUIN)	SUB-BROKER CODE (As allotted by ARN holder)	FOR OFFICIAL USE ONLY SERIAL NUMBER, DATE & TIME OF RECEIPT
Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction No. XIV) I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.				
SIGNATURE OF SOLE / FIRST APPLICANT	SIGNATURE OF SECOND APPLICANT	SIGNATURE OF THIRD APPLICANT		

TRANSACTION CHARGES FOR UNITHOLDERS THROUGH DISTRIBUTORS ONLY [Please refer Instruction XII & tick (✓) any one].

I confirm that I am a **First time investor** across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an **existing investor** in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
 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.

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

D	D	M	M	Y	Y
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The Trustee, ICICI Prudential Mutual Fund,

I/We have read and understood the contents of the 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 <input type="checkbox"/> FIRST <input type="checkbox"/> MIDDLE <input type="checkbox"/> LAST	_____ / _____

PLAN (Please (✓) **Regular** **Direct**)

Scheme Name: ICICI PRUDENTIAL CHILD CARE PLAN

Gift Plan **Study Plan** [Please tick (✓) any of these Plans]
 *Refer to the "Key Scheme Features" on page 2

SIP Frequency: Monthly Quarterly
 (Default SIP frequency is Monthly)

In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP.

Each SIP Amount: Rs. _____ Rupees in words: _____

SIP Start Month/Year

M	M	Y	Y	Y	Y
---	---	---	---	---	---

SIP TOP UP (Optional)
 (Tick to avail this facility) **TOP UP Amount*:** Rs. _____ **TOP UP Frequency:** Half Yearly Yearly
 *TOP UP amount has to be in multiples of Rs.500 only. [Please refer to Instruction No. C(6)]

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 Applicant/Guardian	2nd Applicant	3rd Applicant
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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: Current Savings NRO NRE FCNR **Account Number:** _____

Name of Bank: _____

Branch Name: _____ **Branch City:** _____

9 Digit MICR code: _____ (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 (✓)]: Blank cancelled cheque 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 have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction and agree to abide by the same. I/We hereby apply to the Trustee of ICICI Prudential Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. 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 delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. 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 have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby agree to avail the TOP UP facility for SIP and authorize my bank to execute the ECS/Standing Instruction/Direct Debit for a further increase in installment from my designated account. 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 standing instructions of additional sum on a specified date from my account.

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

1st Applicant	2nd Applicant	3rd Applicant
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BANK MANDATE SECTION (Mandatory)

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)	SIP Amount Rs. _____ SIP Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> SIP TOP UP Amount Rs. _____ Frequency: <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	ICICI Prudential Child Care Plan Plan (Please ✓): <input type="checkbox"/> Gift Plan <input type="checkbox"/> Study Plan	Folio No./ Application No. _____ Acknowledgement Stamp
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TERMS AND CONDITIONS

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

- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 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.
- In case of SIP transaction where, the mode of payment is through Standing Instruction/Auto Debit facility (offered by select banks) or ECS, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment.

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**.

- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- 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.
- ICICI Prudential Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- In case of "At Par" cheques, investors need to mention the MICR number of his actual bank branch.
- New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then 5 years from the start date shall be considered as default 'End Period'.
- Change of Amount:** Investors can change the SIP amount by submitting the following documents 30 days before the next SIP debit date.
 - A new 'SIP' Form with revised SIP amount details.
 - Letter to discontinue the existing SIP
- Change of Bank:** In order to change the existing bank account for SIP investors need to submit following documents 30 days before the next SIP debit date
 - A new 'SIP' Form with change of bank details and cancelled cheque of new bank.
 - Letter to discontinue the existing SIP.
- Conversion of PDC facility in to ECS (Debit Clearing) / Direct Debit Facility/Standing Instruction:** Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 30 days before the next SIP Debit date
 - A new 'SIP' Form along with one cancelled cheque.
 - Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.

B) SIP Payment through Standing Instruction/Direct Debit Facility

- 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*)	Allahabad Bank, Bank of Baroda, Bank of India, Corporation Bank, ING Vysya Bank Ltd., Punjab National Bank, The Federal Bank Ltd., UCO Bank and Union Bank of India.

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

- 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.
- Standing Instructions incomplete in any respect are liable to be rejected.
- SIP is liable for cancellation if direct debit fails for three consecutive times.
- 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 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

- 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.
- If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
- 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.
- For load structure of the schemes, please refer to the Key Scheme Features.
- 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. It is mandatory to submit cancelled cheque copy OR proof of investments made through NRE account.
- SIP TOP UP Facility:**
 - Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
 - The TOP UP amount has to be in multiples of Rs.500 only.
 - The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility and the frequency are not opted by ticking the respective tick boxes, the TOP UP facility may not be registered.
 - In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.
- 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.
- Demat/Non-Demat Mode:** (a) 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. (b) 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. (c) Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Schemes (ELSS) during the lock-in period. (d) The units will be allotted based on the applicable NAV as per the SID and will be credited to investor's Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

I. GENERAL INSTRUCTIONS

- a) Please read the Key Scheme Features and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. The application form is for all categories of investors shall be eligible to invest in the Scheme. The eligibility for investing in the Scheme shall be subject to compliance with all applicable laws and regulatory requirements. The application form should be completed in English in BLOCK Letters. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. All subscription application forms should be submitted only at the designated Investor Service Center of ICICI Prudential Mutual Fund.
- b) **Investment "On Behalf of Minor" Accounts:**
- The minor shall be the sole unitholder in a folio. There shall not be any joint accounts with minor as the first or joint holder.
 - Guardian in the folio(s) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - The information on the relationship/status of the guardian as father, mother or legal guardian will be mandatory.
 - In case of natural guardian, the documents evidencing the relationship will have to be submitted (if the same is not available as part of the documents submitted for proof of DOB).
 - In case of court appointed legal guardian- a notarised photo copy of the court order should be submitted alongwith the application.
 - Date of birth of the minor along with photocopies of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
 - Birth certificate of the minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - Passport of the minor, or
 - Any other suitable proof evidencing the date of birth of the minor.
 - Investment "On Behalf of Minor", Guardian's/Parent's PAN & KYC details have to be provided.
 - Please note the benefit of Personal Accident Insurance shall be available only for investments made on behalf of minor.
- c) For the units held on behalf of the minor, the ownership of the unit shall rest with the minor. A guardian operates the account until minor attain the age of majority. Hence, the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), etc. after the date of the minor attaining majority. The major can operate the account on receipt of the application form along with the above prescribed documents are received by the mutual fund. The standing instruction including STP, SIP and SWP will be registered only till the date of minor attaining majority, though the instructions may be for a period beyond that date.
- d) The signature(s) of the Parent/Legal Guardian 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. In case of 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 confirming the identity of the investors. List of such documents would be notified by AMC from time to time on its website.
- e) The assignee of the insurance policy of the Parent/Legal Guardian need to have attained the age of majority as on the date of investment in the Scheme. A minor cannot be appointed as an assignee for the insurance policy.
- f) Parent/Legal Guardian who has completed the age of 70 years as on the date of the investments will not be covered under the insurance policy.
- g) Birth date of the Unitholder and Parent/Legal Guardian is mandatory. Non submission of birth date may lead to rejection of the Application Form.
- h) **Main Application Form** – For one time investment or the investment via SIP through PDCs, you need to fill in only the Main Application Form.
- i) The application form number, the scheme name and the name of the Unitholder should be mentioned on the reverse of the instrument that accompanies the application.
- j) 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 are liable to be rejected and the money paid, if any, will be refunded without interest.
- k) No receipt will be issued for the application money. The Customer Service Centres will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.
- l) **Tax Status of the investor:** For all fresh purchases, in case the investor has not selected/incorrectly selected the tax status in the application form, the AMC shall update the tax status based on Permanent Account Number/Bank account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status.
- m) **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/has(ve) not countersigned in each place(s) where such corrections/overwriting has/has(ve) been made.
- n) **Processing of Systematic Investment Plan (SIP) cancellation request(s):** The AMC will endeavour to have the cancellation of registered SIP mandate effected within 30 days from the date of acceptance of the cancellation request from the investor. The existing instructions/mandate will remain in force till such date that it is confirmed to have been cancelled.
- o) **Submission of separate forms/transaction slips of Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP) facilities:** Investors who wish to opt for Systematic Withdrawal Plan/Systematic Transfer Plan facility have to submit their request(s) in a separate designated forms/transaction slips. In case, if AMC do not receive such requests in separate designated forms/transaction slips, it reserves the right to reject such request(s).
- p) As per the Regulations, the Fund shall despatch redemption proceeds within 10 Business days of receiving the redemption request.
- q) Where as a result of a redemption/switch arising out of excess holding by an investor beyond 25% of the net assets of the scheme in the manner envisaged under specified SEBI circulars, such redemption/switch will not be subject to exit load.
- ## II. UNITHOLDERS INFORMATION
- a) **Existing Unitholders:** Investors already having an account in any of the ICICI Prudential schemes, and making investments in ICICI Prudential Child Care Plan, should provide their Folio Number in Step 1. The names of the Unitholders, mode of holding etc. will be as per the folio number provided. Existing unitholders may directly proceed to Step 4.

b) New Applicant

- 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.
 - 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.
In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment :
 - Birth certificate of minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc, containing the minor's date of birth, or
 - Passport of minor
 - 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.
 - Minor Attaining Majority - Status Change:**
On minor attaining majority, the unit holder shall submit a letter along with the documents as mentioned below:
 - A signed request form to change account status from minor to major duly filled containing details like name of the major, folio no. etc.
 - New Bank Mandate.
 - Signature of major attested by manager of schedule bank/ bank certificate/ letter.
 - KYC and PAN of the major.The standing instruction including SIP, STP and SWP will be registered only till the date of minor attaining majority, though the instructions may be for a period beyond that date.
 - 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.
 - 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 except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.
 - 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.
 - 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.
 - 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.
- ## 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 I/AMRP/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. and 11 digit IFSC no. of your Bank and Branch corresponding to Bank Account details. (These numbers appear on every leaf of your cheque book, MICR Code will be mentioned 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/NEFT/RTGS where details are available.
The unit holder(s) opting to invest through demat mode, should provide the bank account details linked with their demat account in the application form.
Please note that an investor / donor at the time of purchase of units must provide the details of pay-out bank account of Unitholder (Beneficiary child) (i.e. account into which redemption / dividend proceeds are to be paid).
- ## IV. INVESTMENT DETAILS
- a) **Introduction of Direct Plan:-**
The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").
Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name - Direct Plan" for e.g. "ICICI Prudential Child Care - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- b) Investor has to fill in a separate form for each Plan under the Scheme that he/she wishes to invest in.
- c) **Minimum Application Amount:**
For lump sum investment: Rs. 5,000/- and in multiples of Re. 1/-
Minimum additional amount: Rs. 1,000/- and in multiples thereof.
For Monthly SIP: Rs. 1,000/- + 5 post-dated cheques for a minimum of Rs.1000/- each.
For Quarterly SIP: Rs. 5,000/- + 3 post-dated cheques for a minimum of Rs.5000/- each.

V. SYSTEMATIC INVESTMENT PLAN (SIP)

- a) Investor opting for SIP and wish to make payment through Post Dated Cheques (PDCs) needs to select the nature of payment and fill in the respective columns under the heading "Investment Details under ICICI Prudential Child Care Plan" in the Main Application Form. If the payment option is Auto Debit through ECS or Standing Instruction to the Bank, investor has to fill the respective form along with the main application form.
- b) The First SIP installment amount and the Second SIP installment amount need not be of the same amount. However, the Second and Subsequent SIP installments must be of the same amount.
- c) Issue post dated cheques dated either 7th or 10th or 15th or 25th of the month.
- d) Existing investors opting for SIP need to provide their Folio Number along with SIP details.
- e) **SIP TOP UP Facility:** (a) Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals. (b) The TOP UP amount has to be in multiples of Rs.500 only. (c) The frequency is fixed at Yearly and Half Yearly basis. In case the frequency is not selected, the TOP UP facility may not be registered. (d) In case of Quarterly SIP, only the yearly TOP UP is available as TOP UP frequency.
- f) **Exemption from requirement of Permanent Account Number (PAN) for micro investments in the schemes of the Fund:** Investment in mutual fund schemes (including investments through Systematic Investment Plan (SIP)) upto Rs. 50,000/- per investor per year per mutual Fund, shall be exempted from the requirement of PAN.
 - The exemption shall be available under all the schemes of the Fund for investments upto Rs. 50,000/- (aggregate under all the schemes of the Fund) in a rolling 12 month period or financial year i.e. April to March by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible.
 - 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.
 - In case of investments held jointly, first holder must not possess a PAN.
 - Eligible Investors may invest in the schemes of the Fund (through SIP or lumpsum/ additional purchase) without providing PAN subject to the threshold amount as specified above.
 - Eligible Investors should attach a copy of Know Your Client (KYC) acknowledgement letter quoting PAN Exempt KYC reference no. (PEKRN) obtained from KYC Registration Agency alongwith the investment application form.
 - Eligible Investors must have only one PEKRN.
 - In case KYC status is failed for a particular PEKRN further SIP transaction/investments will not be allowed in such folios having such PEKRN.

VI. SYSTEMATIC TRANSFER PLAN (STP): Systematic Transfer Plan (STP) is an option where in the Unitholders of Study Plan can opt to transfer a fixed amount at regular intervals and provide standing instructions to the AMC to switch the same into the Gift Plan. No exit load will be charged on the amount transferred from Study Plan to Gift Plan.

VII. MODE OF PAYMENT

- a) The cheque/demand draft should be crossed "Account Payee Only" and drawn in favour of "ICICI Prudential Child Care Plan - Gift Plan" or "ICICI Prudential Child Care Plan - Study Plan". The Cheque/Demand Draft should be payable locally at the centre where the application is lodged.
- b) Separate Cheque/Draft is required for each Plan i.e. Gift Plan and Study Plan.
- c) Payments by Stock invest and outstation and/or postdated cheques will not be accepted.
- d) Bank charges for outstation demand drafts will be borne by the AMC and will bear the demand draft charges subject to maximum of Rs.50,000/-. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. In case any multiple investments (of more than three) in same scheme & transaction date, the DD charges will not be reimbursed.

The AMC reserves the right to refuse the reimbursement of demand draft charges, in case of investments made by the same applicant(s) through multiple applications at its own discretion, which will be final and binding on the investor.

Investors residing at places other than where the AMC Customer Service Centers/ Collection Centers are located are requested to make the payment by way of demand draft(s) after deducting bank charges as per the rates indicated in the above table. It may be noted that additional charges, if any, incurred by the investor over and above the levels indicated above will not be borne by the Fund.

No demand draft charges will be reimbursed by the Fund for purchase of Units by investors residing at such locations where the Customer Service Centers/ Collection Centers of the AMC are located. The AMC will not accept any request for refund of demand draft charges, in such cases.

- e) **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/subscription 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) Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
 - 3) Custodian on behalf of a Foreign Institutional Investor (FII) or a client.

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/subscription 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 pre-funded 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.

Refer Third Party Payment Declaration form available in www.icicipruamc.com or ICICI Prudential Mutual Fund branch offices.

e) NRI/PIO Investors

1. Repatriation basis:

Payments by NRIs/Persons of Indian Origin (PIO) residing abroad, may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Customer Service Centres 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.

2. 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 Non-Resident Ordinary (NRO) account payable at the cities where the Customer Service Centres are located.

3. For Unitholder, if the Parent/ Legal Guardian is non-resident in India and the beneficiary child is resident in India or vice versa the redemption proceeds will not be repatriated out side India. The said proceeds will be payable only to a non-repatriation bank account.

VIII. NOMINATION

You may nominate persons to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio. Investors are requested to note that with effect from April 22, 2013, if the "Nomination" details in the application form are not provided then by default it shall be treated as the consent provided by the investor to not register any nomination in the folio and the transaction shall be processed accordingly.

- a) Filling the nomination details with full address 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.
- b) Nomination will be registered where nomination is made by a sole proprietorship as the proprietor is providing his/ her personal pan card for KYC and all the details are of the individual itself.
- c) 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.
- d) 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.
- e) 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.
- f) Nomination in respect of the units stands withdrawn upon the transfer of units.
- g) Every new nomination for a folio/account will overwrite the existing nomination.
- h) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company (AMC) against the legal heir.
- i) 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 be signed by all the holders.
- j) 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.
- k) Investors who want to make multiple nominations (Maximum 3) need to fill the separate Multiple Nomination Form available on www.icicipruamc.com and submit it to the AMC.
- l) Investors are requested to note that , if the "Nomination" details in the application form are not provided then by default it shall be treated as the consent provided by the investor to not register any nomination in the folio and the transaction shall be processed accordingly.

IX. DIRECT CREDIT OF DIVIDEND/REDEMPTION: ICICI Prudential AMC had entered into an arrangement with certain banks such as Axis Bank, ICICI Bank, HDFC Bank, Citibank N.A. and HSBC for direct credit of redemption and dividend proceeds, if investors have a bank mandate with any of these banks. However, the Fund reserves a 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 such banks or add/ withdraw the name of the bank with whom direct credit facility arrangements can be introduced/ discontinued as the case may be.

X. COMMUNICATION VIA ELECTRONIC MAIL (E-MAIL): 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. In case of specific request received from investor(s), the Fund shall endeavour to provide the account statement to the investor(s) within 5 working days from the receipt of such request. 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.

XI. 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. Further, to bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries. All the new investors are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo In Person

Verification (IPV) requirements with SEBI registered intermediaries. For Common KYC Application Form please visit our website www.icicipruamc.com.

XII. DEMAT/NON-DEMAT MODE:

Option to hold Units in dematerialized (demat) form

Investors have the option to hold the units in demat form. Please tick the relevant option of Yes/No for opting/not opting units in demat form. If no option is exercised, "No" will be the default option. Unitholders must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant. If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and shall be liable to be rejected. The application form should mandatorily accompany the latest Client investor master/ Demat account statement. Demat option will not be available for Daily/ Weekly/Fortnightly dividend options.

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. 4) The units will be allotted based on the applicable NAV as per the SID and will be credited to investor's Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.

The investors shall note that for holding the units in demat form, the provisions laid in the Scheme Information Document (SID) of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable.

In case the unit holder wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s).

Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.

XIII. TRANSACTION CHARGES

In accordance with the SEBI Circular No. IMD/DF/13/2011 dated August 22, 2011, effective from November 1, 2011, the Fund shall deduct a Transaction Charge on purchase/subscription of Rs. 10,000/- and above, wherein such purchase/subscription is through distributors/agents who have "opted in" to receive the transaction charge as under:

- For a new Mutual Fund investor, a transaction charge of Rs. 150/- shall be levied per purchase/ subscription of Rs.10,000/- and above; and
- For existing Mutual Fund investor, a transaction charge of Rs. 100/- shall be levied per purchase/ subscription of Rs.10,000/- and above.

The transaction charges shall be deducted from the purchase/subscription amount and paid to the distributor/ agent of the investor, as the case may be and the balance amount shall be invested in the relevant scheme opted by the investor.

In case of investment through Systematic Investment Plan (SIP), transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 and above. The transaction charges in such cases shall be deducted in 4 equal installments.

Transaction Charges shall not be deducted if:

- a. The amount of purchase/subscription is less than Rs. 10,000/-;
- b. The transaction pertains to other than purchase/subscription relating to fresh inflows such as Switch/Systematic Transfer Plan/Dividend Transfer Plan etc.
- c. Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/ agent).
- d. Purchase/subscription made through stock Exchange, irrespective of investment amount.

XIV. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN): Investors procuring advisory services from non Individual distributors are requested to note that EUIIN would assist in tackling the problem of missing even if the employee/relationship manager/sales person leave the employment of the distributor.

Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP / Trigger / Dividend Transfer Plan and EUIIN is not applicable for transactions such as Installments under SIP/ STP / SWP / EBT Triggers, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.

Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

PERSONAL ACCIDENT INSURANCE COVER FOR THE RESIDENT APPLICANTS :

The Fund has been providing Personal Accident Insurance cover to the Parent/ Legal Guardian of Unitholder (as specified in the Application Form), resident in India, who has applied for the Units in the name of the Beneficiary Child under the Scheme from the date of allotment of Units. The AMC has negotiated with ICICI Lombard General Insurance Co. Ltd. the provisions of such a cover under a Group Insurance Policy. The following are the broad features of the insurance cover.

Please note the benefit of Personal Accident Insurance shall be available only for investments made on behalf of minor.

Details of Personal Accident Insurance cover:

Parent/ Legal Guardian of Unitholder (as specified in the Application Form), resident in India, who has applied for the Units in the name of the Beneficiary Child will be entitled for Personal Accident Insurance cover, on allotment of the Units so applied for. In case of Corporate / other non-individual legal entities and juridical persons who are the Applicants under the Scheme, the insurance cover will be available to the Parent/Legal Guardian of the Beneficiary Child (Unitholder) whose name is stated in the Application form. For this purpose, Group Insurance Policy has been obtained from ICICI Lombard General Insurance Co. Ltd. The Group Policy, subject to its various terms and conditions, is extended to the Applicants under the Plans accident insurance cover for death by accident or Permanent Total Disability sustained due to accident. The said insurance cover will become operative from the date of allotment of Units under the Plans till the Unit holder (Beneficiary Child) attains 18 years of age or the investment under the Plans is redeemed, whichever ever event occurs earlier. An Applicant not resident in India ("Non-resident Applicant") will not be covered under the accident insurance cover. **Under the above Policy, the insurance cover that will be available to the Applicant will, for the present, be equivalent to 10 times the value of the Units (valued at the purchase price) outstanding against the name of the Unit holder subject to a maximum limit of Rs.5 lakhs per Unitholder.** The said limit for the insurance cover may be changed by the Trustee by giving at least one month advance notice to all the Unitholders under the Scheme. Such notice will be given by suitable display at the Investor Service Centres, communication through the newsletter of the AMC, providing addendum to the offer document and by a display on the website of AMC. The Unitholders will also be informed about the cost implication consequent to the change in the limit of the insurance cover. The insurance cost together with other recurring expenses shall be within the overall limits prescribed under the Regulations. The changes in the limit for the insurance cover as stated above will be applicable to all new claims to be received by ICICI Lombard General Insurance Co. Ltd., after the date on which the revision in the maximum limit is effected.

The insurance premium in respect of this cover will be charged to the Scheme.

In the case of an accident resulting in death or permanent total disability of the Resident Applicant, the Applicant or his/her legal representatives may file the claim directly with the designated branch of the ICICI Lombard General Insurance Co. Ltd. supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the said Applicant/ legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Detailed guidelines/ procedure relating to Personal Accident Insurance will be advised along with the Account Statement.

The Trustee, the AMC, the Mutual Fund or their Directors, or their employees shall not be liable for any claims (including but not limited to rejection of any claim, non settlement, delays etc.) arising out of the insurance cover provided to the Applicant.

Subject to what has been stated above, the AMC reserves a right to modify / annul the said insurance cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.

The cost of obtaining the insurance cover as indicated under the Recurring Expenses is indicative and may change from year to year.

Under the above Policy, the insurance cover that will be available to the Applicant will, for the present, be equivalent to 10 times the value of the Units (valued at the purchase price) outstanding against the name of the Unit holder subject to a maximum limit of Rs.5 lakhs per Unitholder.

As stated earlier, the AMC has negotiated with ICICI Lombard General Insurance Co. Ltd. the provisions of such a cover under a Group Insurance Policy. ICICI Lombard General Insurance Co. Ltd. has provided certain standard exclusions that would be applicable to the said insurance cover and the same are as follows:

- (1) The Personal Accident Insurance Cover will not be available in case of death of applicant due to intentional self-injury or illness, suicide or attempted suicide.
- (2) The Personal Accident Insurance Cover will not be available for amounts relating to medical expenses.
- (3) Pregnancy Exclusion: The Personal Accident Insurance Cover shall not extend to cover death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof.
- (4) War Exclusion: The Personal Accident Insurance Cover shall not extend to cover death or disablement due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy, Hostilities, civil war, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainment of all.
- (5) Nuclear Exclusion: The Personal Accident Insurance Cover shall not extend to cover death or disablement, injury or disease directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel including combustion resulting from any self-sustaining process of nuclear fission.

It may be noted that the complete details of insurance cover would be advised to Applicants/Unitholders.

The availability of the insurance cover per folio is explained by way of an illustration as follows:

For an Applicant who makes an initial investment of Rs. 20,000 the insurance cover available will be as follows:

The available insurance cover would be 10 times investment subject to a maximum of Rs. 5,00,000. In the present illustration, the amount of cover would be Rs. 2,00,000 (Ten times the investment of Rs. 20,000). Let us say that this Applicant makes an additional investment of Rs. 50,000. The additional amount of insurance cover available to the Applicant will be Rs. 3,00,000, being the balance additional cover available, which taken with the then existing cover aggregates to Rs. 5,00,000.

Further, the insurance cover at any point will be valued based on the purchase price of the Units. For example, if A subscribed to the 1000 Units at NAV of Rs. 10 under folio X of the Plan on 1st January 2001, then the Personal Accident cover available to A under folio X will be for Rs. 1,00,000. Subsequently, assuming that the NAV moved up to Rs. 15 and the said investor redeemed Rs. 12,000 worth of Units, the redemption translates to 800 Units, out of 1,000 Units originally subscribed to. The insurance cover to be cancelled works out to Rs. 80,000 (being 8/10th of Rs. 1,00,000) and the balance cover available to A under folio X will be Rs. 20,000.

Note: Please note that the details mentioned in the above illustration are only to explain how the insurance cover is calculated. The NAVs used in the above illustration are hypothetical.

Assignment Clause: The assignee of the insurance policy of the Parent/Legal Guardian need to have attained the age of majority as on the date of investment in the Scheme. A minor cannot be appointed as an assignee for the insurance policy.

Birth date of the Unitholder and Parent/Legal Guardian is mandatory. Non submission of birth date may lead to rejection of the Application Form.

CALL

MTNL/BSNL : 1800 222 999

Others : 1800 200 6666

or apply online at www.icicipruamc.com