

Prudential ICICI Mutual Fund Common Application Form & Key Information Memorandum



Debt Funds:

- Liquid Plan
- Short Term Plan
- Income Plan
- Gilt Plan
- Flexible Income Plan
- Income Multiplier Fund
- Monthly Income Plan

An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.

Balanced Funds:

- Balanced Fund

Equity Funds:

- Growth Plan
- Tax Plan
- FMCG Fund
- Technology Fund
- Dynamic Plan
- Power
- Discovery Fund
- Emerging S.T.A.R.
(Stocks Targeted At Returns) Fund
- Index Fund
- Infrastructure Fund
- Services Industries Fund

Sponsors: Prudential plc (formerly known as Prudential Corporation plc, through its wholly owned subsidiary, Prudential Corporation Holdings Limited), Laurence Pountney Hill, London EC4R0HH, UK; and ICICI Bank Limited (erstwhile ICICI Limited), Regd. Office: Landmark, Race Course Circle, Vadodara 390 007, India.

Investment Manager: Prudential ICICI Asset Management Company Limited Corp. Office: 8th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai 400 013. Regd. Office: 206 Ashoka Estate, 2nd Floor, 24 Barakhamba Road, New Delhi 110 001.

Trustee: Prudential ICICI Trust Limited, Regd. Office: 206 Ashoka Estate, 2nd Floor, 24 Barakhamba Road, New Delhi 110 001.

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

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

Offer for units of Rs. 10 per unit at NAV based prices.

SMS INVEST to 8558
CALL 1800 22 2273

or apply online at www.pruicici.com



Making your money work as hard as you do

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KEY SCHEME FEATURES

	LIQUID PLAN	SHORT TERM PLAN	INCOME PLAN
TYPE	Open-ended Liquid Income Fund	Open-ended Income Fund	Open-ended Debt Fund
INVESTMENT OBJECTIVE	To generate reasonable returns from low risk investments which provide high level of liquidity.	To generate regular returns through investments in a basket of debt and money market securities.	To generate income through investments in a basket of debt & money market instruments of various maturities with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.
ASSET ALLOCATION PATTERN	Money Market upto 80% & Debt Instruments upto 20%	Debt Securities upto 100% & Money Market & Cash upto 50%	Debt Securities upto 75% and Money Market & Cash upto 25%
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	(1) Growth Option ; (2) Dividend Payout Option – with Quarterly & Half Yearly Frequencies; (3) Dividend Reinvestment Option – (a) with Daily, Weekly & Monthly Frequencies (b) with Quarterly & Half Yearly Frequencies.	(1) Cumulative (2) Dividend Reinvestment with Fortnightly & Monthly Frequencies (monthly frequency – if the dividend amount is above Rs.1 lakh the option will be dividend payout or reinvestment and if the amount is Rs.1 lakh or less the option will be compulsory dividend reinvestment)	Growth/Growth-AEP[†] (Appreciation & Regular) and Dividend[^] with Quarterly & Half Yearly frequencies.
Default Option	Dividend Reinvestment with Weekly Frequency.	Dividend Reinvestment with Fortnightly Frequency.	Dividend Reinvestment (Half Yearly)
Dividend Policy	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
Systematic Investment Plan	Not Available	Not Available	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each*****
Systematic Withdrawal Plan	Not Available	Not Available	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available	Available	Available
Systematic Transfer Plan \$\$\$	Available	Available	Available
APPLICABLE NAV	00	000	000
MINIMUM APPLICATION AMOUNT	For Growth Option : Rs. 15,000; For Dividend Option : Rs. 1 lac (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re. 1); Rs.25,000 for AEP
MIN. ADDITIONAL INVESTMENT	Rs. 5,000 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED ##	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. Same Day Redemption Facility is available subject to certain terms & conditions as specified on page no.8.	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@
MINIMUM REDEMPTION AMT.	Rs. 5,000	Rs.500	Rs. 500
BENCHMARK INDEX	Crisil Liquid Fund Index	Crisil Short Term Bond Fund Index	Crisil Composite Bond Fund Index
NAME OF THE FUND MANAGER	Mr. Chaitanya Pande	Mr. Chaitanya Pande	Mr. Pankaj Kaji
EXPENSES OF THE SCHEME			
Entry Load*	Nil	Nil	Nil
Exit Load* \$\$\$	Nil	Nil	(1) For investment of less than or upto Rs.10 lacs – 0.50% if it is held for less than or equal to a period of 6 months; (2) For investment of above Rs.10 lacs – Nil
Estimated Recurring Expenses	1.00%	2.25%	2.00%
Actual Recurring Expenses for the previous financial year ended March 31, 2005 (% of NAV)	0.88%	1.00%	1.77%

* The Trustees reserves the right to change/modify the load structure at a later date for the Schemes.

** Recurring expenses are estimated based on a corpus size of Rs.1 crore and actual may vary based on the actual corpus.

*** **Load Structure for Systematic Investment Plan (SIP):** • Entry load of 1% of the applicable NAV will be charged on the amount invested under the scheme(s) where SIP facility is available. • Amount so invested into the schemes will, in addition to any existing exit load for normal purchases, have an exit load of 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment of units.

**** Minimum additional application amount shall be applicable for investments by an investor by itself or for investments along with any of its group companies. Later on even if the net asset value under the folio falls below Rs. 5 crores, the investment can continue under the Option C.

***** For SIP investment under this Scheme: Entry Load – Nil, Exit Load – Nil.

^ Under the Dividend Option, the Unit-holder may choose between Dividend Payout and Reinvestment Option. If not chosen, Default Option would be Dividend Payout.

¶ Minimum amount per AEP transaction will be Rs.100/-.

Æ For dividend of Rs.500 or less the Dividend will be Automatic Compulsory Reinvestment (irrespective of the option selected by the Unitholder) & for Dividend of more than Rs.500 will either be paid out or reinvested as opted by the Unitholders, if not selected the default option would be dividend reinvestment.

As per the Regulations, the Fund shall dispatch 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". The default option for payment of redemption/dividend 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).

\$ No entry load will be payable in respect of switch transaction from one equity scheme of Prudential ICICI to another equity scheme of Prudential ICICI.

\$\$ **STP Facility:** The minimum amount that can be transferred from one scheme to another is Rs. 1000/- for a minimum of 6 installments. For the target schemes, an entry load equivalent to 1% of the applicable NAV will be charged on the amount transferred under the STP facility.

KEY SCHEME FEATURES

	GILT FUND (Treasury Plan)	GILT FUND (Investment Plan)	FLEXIBLE INCOME PLAN
TYPE	Open-ended short-term Gilt Fund	Open-ended medium-term Gilt Fund	Open-ended Income Fund
INVESTMENT OBJECTIVE	To generate income through investment in Gilts of various maturities.	To generate income through investment in Gilts of various maturities.	To generate income through investments in a range of debt instruments and money market instruments of various maturities with a view to maximising income while maintaining the optimum balance of yield, safety and liquidity.
ASSET ALLOCATION PATTERN	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 3 years.	Gilt Securities (incl. Treasury Bills). Average Maturity normally not to exceed 8 years.	10 to 100% – Money market and Debentures with residual maturity of less than 1 year. 0 to 90% – Debt instruments with maturity more than 1 year.
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Growth/Growth-AEP[¶] (Appreciation & Regular) and Dividend (Quarterly & Half Yearly) ^{§§}	Growth/Growth-AEP[¶] (Appreciation & Regular) and Dividend[¶] (Half Yearly)	Cumulative and Dividend[¶] (Quarterly & Half Yearly)
Default Option	Div. Reinvestment (Quarterly)	Div. Reinvestment (Half Yearly)	Dividend Reinvestment (Half Yearly)
Dividend Policy	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
Systematic Investment Plan	Not Available	Not Available	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. *****
Systematic Withdrawal Plan	Not Available	Not Available	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available	Available	Available
Systematic Transfer Plan \$\$\$	Available	Available	Available
APPLICABLE NAV	∅∅∅	∅∅∅	∅∅∅
MINIMUM APPLICATION AMOUNT	Rs. 25,000 (plus in multiples of Re. 1)	Rs. 25,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
MIN. ADDITIONAL INVESTMENT	Rs. 5,000 & in multiples thereof	Rs. 5,000 & in multiples thereof	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED ^{##}	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@
MINIMUM REDEMPTION AMT.	Rs. 5,000	Rs. 5,000	Rs. 500
BENCHMARK INDEX	I Sec Si Bex	I-Bex	Crisil Composite Bond Fund Index
NAME OF THE FUND MANAGER	Mr. Rahul Goswami	Mr. Rahul Goswami	Mr. Rahul Goswami
EXPENSES OF THE SCHEME			
Entry Load*	Nil	Nil	Nil
Exit Load* \$\$\$	Nil	Nil	Nil
Estimated Recurring Expenses	1.00% **	1.00% **	1.50%
Actual Recurring Expenses for the previous financial year ended March 31, 2005 (% of NAV)	1.10%	1.15%	1.00%

Units so created in the target schemes will, in addition to any existing exit load for normal purchases, have an exit load equivalent to 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of each STP transaction.

"Target Schemes" means the schemes to which the units are being transferred under the STP facility as specified in earlier addendums dated February 27, 2004 & August 19, 2004 and the subsequent Offer documents issued for the new schemes launched thereafter.

The unitholder can avail the STP facility for a maximum period of 10 years.

\$\$\$ 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.

∅∅ APPLICABLE NAV (Liquid Plan) – For Purchases: In respect of valid applications, closing NAV of the day immediately previous to the day on which funds are available for utilization by the fund shall be applicable. However, in respect of any application received after 1 p.m. by the Mutual Fund and the funds are available for utilisation by the fund on the same day, closing NAV of the day immediately previous to the next Business Day shall be applied.

For Redemptions: In respect of valid applications received upto 10:00 a.m., by the Mutual Fund, previous day's closing NAV shall be applicable. In respect of valid applications received after 10:00 a.m. by the Mutual Fund, closing NAV of the day immediately previous to the next Business Day shall be applicable.

∅∅∅ APPLICABLE NAV for all the Schemes other than Liquid Plan – Purchases including switch ins: In respect of valid applications received upto 3 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.

In respect of valid applications received after 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.

Outstation cheques and cash will not be accepted under any circumstances.

Redemptions including switch outs: In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.

KEY SCHEME FEATURES

MONTHLY INCOME PLAN	INCOME MULTIPLIER FUND - Regular plan	BALANCED FUND
An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.	An open-ended Debt Fund	Open ended Balanced Fund
To generate regular income through investments in debt and money market instruments and also to generate long term capital appreciation by investing a portion in equity and equity related instruments.	To generate long term capital appreciation from a portfolio that is invested predominantly in debt & money market instruments and the balance in equity and equity-related securities.	To seek 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.
Debt securities, money market instruments, securitised debt & Cash upto 85%, Equity & Equity related securities upto 15%	Equity & Equity Related Securities 0-30%, Debt instruments 65-100%, Cash & money market instruments 0-5%.	Under normal circumstances Equity and Equity related instruments upto 60% & Debt, Money Market and Cash upto 40%
Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
Cumulative and Dividend (Monthly, Quarterly, Half Yearly). AEP (Appreciation & Regular).	Cumulative and Dividend	Growth & Dividend
Dividend Reinvestment (Monthly)	Dividend Reinvestment	Dividend Reinvestment
Please refer to page 10 of this document.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
Dividend & AEP Option – Monthly and Cumulative (without AEP) Option – Monthly: Min. Rs. 1,000 + 5 post-dtd. cheques for a minimum of Rs. 1,000 each. *****	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. *****	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of a minimum of Rs. 1,000 each. ***
Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Available	Available	Available ⁵
Available	Available	Available
∅∅∅	∅∅∅	∅∅∅
Cumulative – Rs.5,000; Dividend & AEP-Rs.25,000 (plus multiples of Re1)	Rs.5,000	Rs. 5,000 (plus in multiples of Re. 1)
Rs.500 & in multiples thereof under each option	Rs.500 & in multiples thereof.	Rs. 500 & in multiples thereof
Generally within 1 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations. @@	Generally within 3 Business Day for specified RBI locations and additional 3 Business Days for Non-RBI locations.	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations.
Rs.500	Rs.500	Rs. 500
Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Balanced Fund Index
Equity : Jignesh Shah/ Debt : Chaitanya Pande	Equity : Prashant Kothari/ Debt : Chaitanya Pande	Equity : Deven Sangoi/ Debt : Pankaj Kaji
Nil	(1) For investment of less than Rs.10 lakh - Nil; (2) For investment of Rs.10 lakhs & above but less than Rs.5 Crore - 0.5% of applicable NAV. (3) For Investment of Rs.5 Crore & above - Nil	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable NAV; (2) For investment of Rs.5 Crores and above: Entry load is Nil.
(1) For investment of less than or upto Rs.10 lacs – 0.50% if investment is held for less than or equal to a period of 6 months; (2) For investment of above Rs.10 lacs – NIL	(1) For investment of less than Rs. 10 Lakhs – 1.00% of applicable NAV if investment held for less than a period of 12 months. (2) For investment of Rs. 10 Lakhs & above but less than Rs. 5 Crores – 0.50% of applicable NAV if investment held for less than a period of 12 months. (3) For investment of Rs.5 Crores and above – Nil	Nil
2.25%	2.25%	2.50% **
1.75%	2.15%	2.31%

In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

@@ There would be a cooling-off period of 5 Business Days from the date of receipt of the subscription, during which no redemption request would be processed by AMC in respect of the same investment. However, the AMC may process the redemption during the cooling off period on a specific request from the investor after confirming the cheque clearance status and may take an additional day for processing redemption payment.

Notes:

- Saturday is a Non-Business Day for all the Schemes.
- For all web-based transactions under the schemes of Prudential ICICI Mutual Fund, entered through the website of the fund viz. www.pruicici.com, there would be a cooling off period of 30 minutes before the respective cut-off times of the relevant schemes.

In respect of the transactions received during and after the cooling-off period, the NAV of the next Business Day would be considered as the Applicable NAV for the relevant transactions.

For purchase transactions through the website of the Fund, following rules will apply:

- Internet Banking:** As stated above, provided the electronic bank confirmation is received simultaneously for web based transactions using internet banking.
 - Applications accompanied by physical cheques/ Demand Drafts:** NAV of the Business Day on receipt of physical transaction request at the nearest official point of transaction of the AMC.
- In case of all purchase transactions including additional purchase requests under all schemes except Prudential ICICI Liquid Plan, the AMC reserves the right to reject/ reverse the transaction, if an amount of Rs. 1 Lakh and above is received by way of MICR cheques at the centres where high value clearing is available.
 - The fundamental attributes of a Scheme cannot be changed without the consent of not less than 75% of the unitholders.

KEY SCHEME FEATURES

	GROWTH PLAN	TAX PLAN	FMCG FUND	TECHNOLOGY FUND
TYPE	Open-ended Equity Fund	Open-ended Equity Linked Saving Scheme	Open-ended FMCG Sectoral Fund	Open-ended Equity Fund
INVESTMENT OBJECTIVE	To seek to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities.	To seek to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities.	To seek to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of FMCG Companies.	To generate long-term capital appreciation by investing in equity & equity related securities of technology intensive companies.
ASSET ALLOCATION PATTERN	Equity and Equity related instruments upto 95% & Debt, Money Market and Cash upto 5%	Equity and Equity related instruments upto 90% & Debt, Money Market and Cash upto 10%	Equity and Equity related instruments in FMCG Companies upto 90% in & Debt, Money Market and Cash upto 10%	Equity and Equity related instruments 90 to 95% & Debt, Money Market and Cash 5 to 10%
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Growth & Dividend	Growth & Dividend	Growth & Dividend	Growth & Dividend
Default Option	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment
Dividend Policy	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
Systematic Investment Plan	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques for a minimum of Rs. 1,000 each. ***	Monthly: Minimum of Rs. 500 or multiples thereof & 5 post dated cheques for a minimum of Rs. 500 for a block of 5 months in advance. ***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each ***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***
Systematic Withdrawal Plan	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Not available	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available ⁵	Available after lock-in period of 3 years ⁵	Available ⁵	Available ⁵
Systematic Transfer Plan \$\$	Available	Available	Available	Available
APPLICABLE NAV	000	000	000	000
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re.1)	Rs. 500 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)	Rs. 5,000 (plus in multiples of Re.1)
MIN. ADDITIONAL INVESTMENT	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
REDEMPTION CHEQUES ISSUED #	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations after lock in period of 3 years.	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
MINIMUM REDEMPTION AMT.	Rs. 500	Rs.500	Rs. 500	Rs. 500
BENCHMARK INDEX	S&P CNX Nifty	S&P CNX Nifty	CNX FMCG	BSE Tech Index
NAME OF THE FUND MANAGER	Deven Sangoi	Sankaran Naren	Prashant Kothari	Deven Sangoi
EXPENSES OF THE SCHEME				
Entry Load*	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Exit Load* \$\$\$	Nil	Nil	Nil	Nil
Estimated Recurring Expenses	2.50%	2.50%	2.50%	2.50%
Actual Recurring Expenses for the previous financial year ended March 31, 2005 (% of NAV)	2.30%	2.15%	2.05%	2.43%

KEY SCHEME FEATURES

DYNAMIC PLAN	POWER	DISCOVERY FUND	EMERGING S.T.A.R. (Stocks Targeted At Returns) Fund
Open-ended Equity Fund	Open-ended Growth Fund	Open-ended Equity Fund	Open-ended Equity Fund
To generate capital appreciation by actively investing in equity/ equity related securities. For defensive considerations, the Scheme may invest in debt, money market instruments, to the extent permitted under the Regulations. The AMC will have the discretion to completely or partially invest in any of the type of securities stated above so as to maximize the returns.	The primary objective of the Scheme is to generate capital appreciation through investments in equity and equity related securities in core sectors and associated feeder industries. However, there can be no assurance that the investment objectives of the Scheme will be realized.	To generate returns through a combination of dividend income and capital appreciation by investing primarily in a well-diversified portfolio of value stocks. Value stocks are those, which have attractive valuations in relation to earnings or book value or current and/or future dividends.	Prudential ICICI Emerging S.T.A.R. Fund is an open-ended scheme having a primary objective to generate capital appreciation by actively investing in diversified mid cap stocks. The scheme will invest primarily in companies that have a market capitalization between 100 crores and 2000 crores.
Equity and Equity related instruments 0 to 100% & Debt, Money Market and Cash 0 to 100%	Equity and Equity related securities including non convertible portion of convertible debentures - Upto 95% and at least 5% in Debt and Money Market securities.	Equity and Equity related securities - 80% to 100% and Cash & Money Market instruments - 0% to 20%	Equity and Equity Linked Instruments - 90% to 100% and Debt Securities, Cash & Money Market instruments - 0% to 10%
Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
Cumulative & Dividend	Cumulative & Dividend	Growth & Dividend	Growth & Dividend
Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment	Dividend Reinvestment
The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.	The above distribution and reinvestment policies as indicated above are provisional and will be entirely at the discretion of the Trustee.
Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***
Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Available ⁵	Available ⁵	Available ⁵	Available ⁵
Available	Available	Available	Available
∅∅∅	∅∅∅	∅∅∅	∅∅∅
Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof	Rs. 500 & in multiples thereof
Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
Rs. 500	Rs. 500	Rs. 500	Rs. 500
S&P CNX Nifty	S&P CNX Nifty	S&P CNX Nifty	CNX Nifty Junior Index
Anil Sarin	Anil Sarin	Sankaran Naren	Anil Sarin
(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.	(1) For investment of less than Rs. 5 Crores: Entry load at 2.25% of applicable Net Asset Value (NAV); (2) For investment of Rs.5 Crores and above: Entry load is Nil.
Nil	Nil	Nil	Nil
2.50%	2.50%	2.50%	2.50%
2.42%	2.22%	Not Applicable	Not Applicable

KEY SCHEME FEATURES

	INDEX FUND	INFRASTRUCTURE FUND	SERVICES INDUSTRIES FUND
TYPE	Open-ended Index Linked Growth Fund	Open-ended Equity Fund	Open-ended Equity Fund
INVESTMENT OBJECTIVE	The objective of the Plan is to invest in companies whose securities are included in Nifty and subject to tracking errors, to endeavor to achieve the returns of the above index as closely as possible. This would be done by investing in almost all the stocks comprising the S&P CNX Nifty in approximately the same weightage that they represent in S&P CNX Nifty. The Plan will not seek to outperform the S&P CNX Nifty or to under perform it. The objective is that the performance of the NAV of the Plan should closely track the performance of the S&P CNX Nifty over the same period.	Prudential ICICI Infrastructure Fund is an Open-ended Equity Scheme that seeks to generate capital appreciation and income distribution to unitholders by investing predominantly in equity/equity related securities of the companies belonging to the infrastructure industries and balance in debt securities and money market instruments including call money.	Prudential ICICI Services Industries Fund is an Open-ended Equity Scheme that seeks to generate capital appreciation and income distribution to unitholders by investing predominantly in equity/equity related securities of the companies belonging to the service industry and balance in debt securities and money market instruments including call money.
ASSET ALLOCATION PATTERN	Equity Stocks drawn from the components of the S&P CNX Nifty and the exchange-traded derivatives on the S&P CNX Nifty - 90% to 100% and Money market instruments - 0% to 10%.	Equity & equity related securities – 70% to 100%; Debt, Money Market Instruments & call money † – 0% to 30%.	Equity & equity related securities – 70% to 100%; Debt, Money Market Instruments & call money † – 0% to 30%.
RISK PROFILE OF THE SCHEMES	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.
PLANS AND OPTIONS	Nifty Plan	Growth & Dividend	Growth & Dividend (Payout / Reinvestment)
Default Option	Nifty Plan	Dividend Reinvestment	Dividend Reinvestment
Dividend Policy	Nil	The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.	The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV.
Systematic Investment Plan	Monthly/Quarterly: Minimum Rs. 1,000 + 5 post dated cheques of Rs 1,000 each. Entry Load : Nil, Exit Load: 0.5% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment.	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***	Monthly: Minimum Rs. 1,000 + 5 post-dated cheques of Rs. 1,000 each. ***
Systematic Withdrawal Plan	Min. of Rs. 1000 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.	Min. of Rs. 500 & in multiples of Re.1 thereafter.
Switch Facility	Available [‡]	Available [‡]	Available [‡]
Systematic Transfer Plan \$\$	Not Available	Available	Available
APPLICABLE NAV	000	000	000
MINIMUM APPLICATION AMOUNT	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)	Rs. 5,000 (plus in multiples of Re. 1)
MIN. ADDITIONAL INVESTMENT	Rs. 1,000 & in multiples thereof	Rs. 500 & in multiples of Re.1 thereafter.	Rs. 500 & in multiples of Re.1 thereafter.
REDEMPTION CHEQUES ISSUED **	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations	Generally within 3 Business Days from the date of receipt of transaction for specified RBI locations and an additional of 3 Business Days for Non RBI locations
MINIMUM REDEMPTION AMT.	Rs. 1,000 and in multiples thereof	Rs. 500 & in multiples of Re.1 thereafter	Rs. 500 & in multiples of Re.1 thereafter
BENCHMARK INDEX	S&P CNX Nifty	S&P CNX Nifty	S&P CNX Nifty
NAME OF THE FUND MANAGER	Yogesh Bhatt	Sankaran Naren	Deven Sangoi
EXPENSES OF THE SCHEME Entry Load*	Nil	(1) For all purchases of less than Rs.5 crores per transaction – 2.25%; (2) For purchases of Rs.5 crores and above per transaction – Nil	(1) For all purchases of less than Rs.5 crores per transaction – 2.25%; (2) For purchases of Rs.5 crores and above per transaction – Nil
Exit Load* \$\$\$	(a) For investment of Rs. 5,00,000 and less: 0.50% of Applicable NAV in case the amount sought to be redeemed is not being invested under the Nifty Plan for a minimum period of 1 year; (b) For investment of over Rs. 5,00,000: Nil.	i. For investment made before 28-Nov-05: A) 1% of applicable NAV if the amount originally invested per transaction is less than Rs.5 crores and Redemption made before completion of 6 months from the date of allotment of units. B) Nil – if i) Original investment is 5 crores or more per transaction. Or ii) Redemption Request made on or after 6 months from the date of allotment irrespective of original investment. ii. For investment made on or after : Nil 28-Nov-05	For investment made during New Fund Offer (NFO) Period: (i) 1% of applicable NAV if amount originally invested per transaction is less than Rs. 5 crores and redemption made before completion of 6 months from the date of allotment. (ii) Nil if (a) Original investment is 5 crores or more per transaction and the redemption request is made within 6 months or beyond; or (b) Redemption Request is made on/after 6 months from the date of allotment irrespective of any amount invested. For investment made after NFO Period: Nil
Estimated Recurring Expenses	1.25%	2.50%	2.50%
Actual Recurring Expenses for the previous financial year ended March 31, 2005 (% of NAV)	1.25%	Not applicable	Not applicable

† Subject to RBI restriction on Call Money market.

SCHEME PERFORMANCE SNAPSHOT

Prudential ICICI Liquid Plan

Prudential ICICI Liquid Plan: Introduction of same day redemption facility subject to availability of funds:

W.e.f. May 26, 2003, the Trustees have introduced same day redemption facility under Prudential ICICI Liquid Plan, subject to certain terms and conditions as specified below:

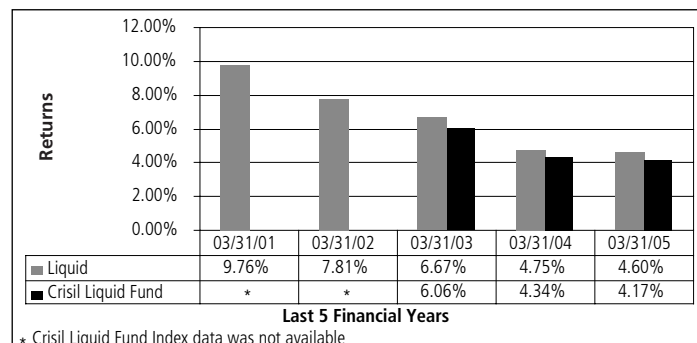
- The correct and complete redemption request is received at the specified Customer Service Centre of AMC before cut-off time. In case of the redemption request is received after 9.30 A.M. payment for the same will be made by issuance of a cheque and not by way of Direct credit facility.
Further same day redemption facility would be made available on best effort basis.
- The AMC will make the redemption cheque available or arrange for a direct credit in certain banks and at specified centers on the same day, subject to availability of funds and requisite banking arrangements.
- The redemption request can be made indicating either amount or units and for a minimum of Rs. 10 lacs or more under the relevant option under the Scheme from where the Units are being redeemed.
- The NAV applicable in such redemptions will be the NAV of the previous day.
- It may be noted that generally same day redemption will not be available on Saturdays or other non-business days or when there is a book closure in the scheme.
- In the beginning, the investors can avail the same day redemption facility at Mumbai, New Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad, Pune on any Business Day.
- The AMC reserves the right to modify the list of these locations/time limits. Further, the AMC may alter the limits and other conditions subject to which the same day redemption will be available. The AMC reserves the right to fix the upper limit or reject the redemption for the same day redemptions if it is not in a position to honor the same due to the limited time available to arrange for the funds.

In case of Liquid Plan, the Fund may allow redemption payments on non-business days if the Unitholder is in urgent need of funds and has an account in a bank where such schemes are able to transfer the funds on a non-business day. This would be subject to the banks in Mumbai are working and RBI is clearing funds in Mumbai on such non-business days. The NAV applicable for such redemptions will be that of the day immediately preceding the payment of redemption proceeds.

Performance Record: Liquid Plan - Growth Option - Institutional Plus Plan (As of 28-Feb-2006)

Date	Period	NAV (Rs)	Returns	
			Liquid Plan	Benchmark Index
28-Feb-06		17.0843		
13-Feb-06	Last 15 days	17.2206	5.82%	3.22%
29-Jan-06	Last 30 days	17.1784	5.91%	5.14%
31-Aug-05	Last 6 Months	16.7923	5.64%	4.79%
28-Feb-05	Last 1 years	16.3425	5.63%	4.74%
28-Sep-03	Since Inception	15.2732	5.18%	4.36%

Returns >= 1 Year are CAGR, < 1 Year are Simple Annualised. Benchmark is Crisil Liquid Fund Index. For computation of returns the allotment NAV has been taken as Rs. 10.00. Past performance may or may not be sustained in future.



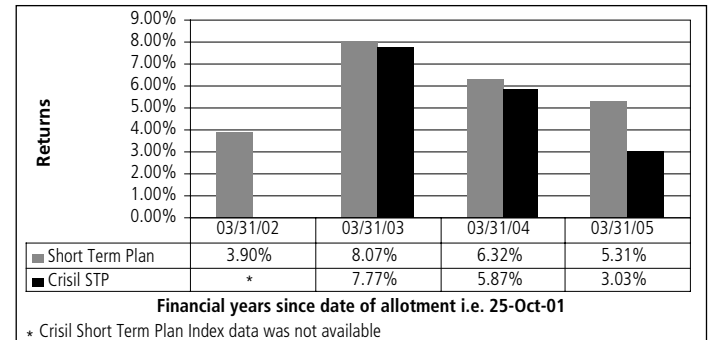
Source: AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Short Term Plan

Performance Record: Short Term Plan - Cumulative Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Short Term Plan	Benchmark Index
28-Feb-06		13.2219		
28-Feb-05	Last 1 year	12.5057	5.73%	4.08%
28-Feb-03	Last 3 years	11.1976	5.69%	4.25%
25-Oct-01	Since Inception	10.0000	6.63%	*

Returns: CAGR • Benchmark is Crisil Short Term Bond Fund Index and start date is 05-04-2002
• For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



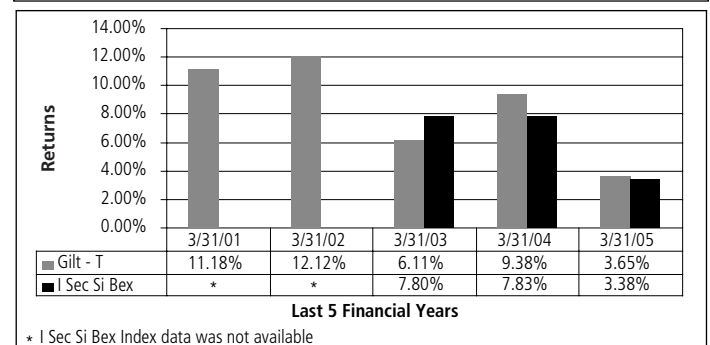
Source: AMFI Website for Returns as per Bench Mark Index.

Prudential ICICI Gilt Fund

Performance Record: Gilt Fund Treasury Plan - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Gilt Fund-Treasury	Benchmark Index
28-Feb-06		17.0038		
28-Feb-05	Last 1 year	16.2178	4.85%	4.45%
28-Feb-03	Last 3 years	14.3992	5.69%	5.37%
28-Feb-01	Last 5 years	11.9958	7.22%	*
19-Aug-99	Since Inception	10.0000	8.46%	*

Returns: CAGR • Benchmark is I Sec Si Bex • Benchmark start date : 31-03-2002 • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

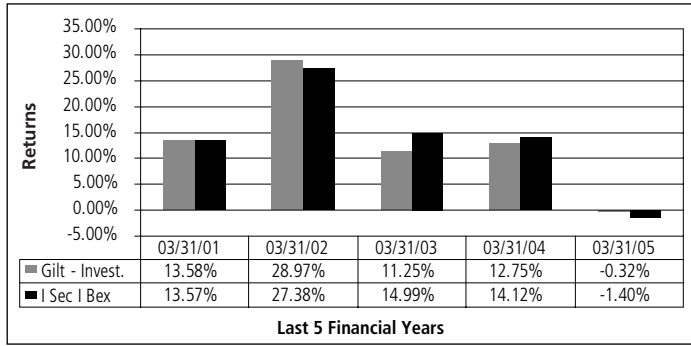


Source: AMFI Website for Returns as per Bench Mark Index

Performance Record: Gilt Fund Investment Plan - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Gilt Fund-Investment	Benchmark Index
28-Feb-06		20.8227		
28-Feb-05	Last 1 year	20.1293	3.44%	4.48%
28-Feb-03	Last 3 years	18.2922	4.41%	6.29%
28-Feb-01	Last 5 years	12.5270	10.69%	11.40%
19-Aug-99	Since Inception	10.0000	11.88%	12.37%

Returns: CAGR • Benchmark is I Sec I-Bex. • For computation of returns the allotment NAV has been taken as Rs. 10.00. • Past performance may or may not be sustained in future.



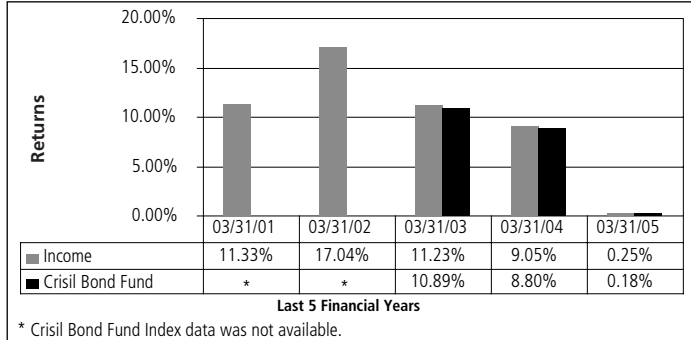
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Income Plan

Performance Record: Income Plan - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Income Plan	Benchmark Index
28-Feb-06	Last 1 year	20.3818	3.75%	3.74%
28-Feb-05	Last 3 years	19.6448	3.96%	4.25%
28-Feb-03	Last 5 years	18.1372	8.11%	*
28-Feb-01	Since Inception	13.8000	9.76%	*
9-Jul-98		10.0000		

Returns : CAGR • Benchmark - Crisil Composite Bond Fund Index. Start date - 31.03.2002 • Past performance may or may not be sustained in future. • For computation of returns the allotment NAV has been taken as Rs. 10.00.



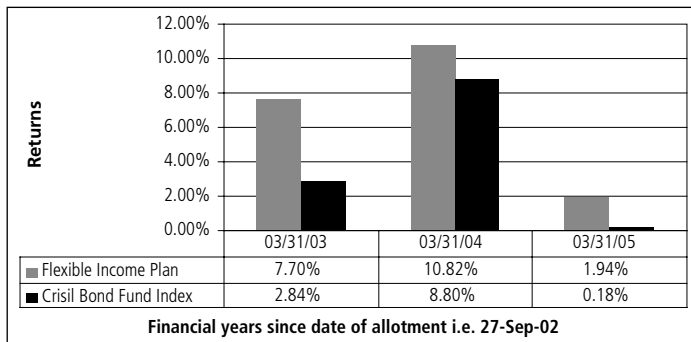
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Flexible Income Plan

Performance Record: Flexible Income Plan - Cumulative Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Flexible Income Plan	Benchmark Index
28-Feb-06	Last 1 year	12.7413	5.09%	3.74%
28-Feb-05	Last 3 years	12.1244	5.37%	4.25%
28-Feb-03	Last 5 years	10.8895	7.37%	5.10%
3-Oct-02	Since Inception	10.0000		

Returns : CAGR • Benchmark is Crisil Composite Bond Fund Index • For Computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



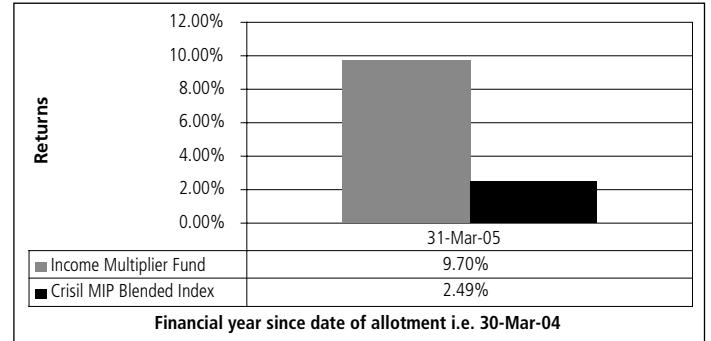
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Income Multiplier Fund - Regular Plan

Performance Record: Income Multiplier Fund - Cumulative Option (As of 28-Feb-06)

Date	Period	NAV	Returns	
			Income Multiplier Fund	Benchmark Index
28-Feb-06	Last 1 year	12.7343	16.75%	9.41%
28-Feb-05	Last 3 years	10.9077	13.43%	6.27%
30-Mar-04	Since Inception	10.0000		

Returns : CAGR • Benchmark: Crisil Composite MIP Blended Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Monthly Income Plan

(An open-ended fund. Monthly income is not assured and is subject to the availability of distributable surplus.)

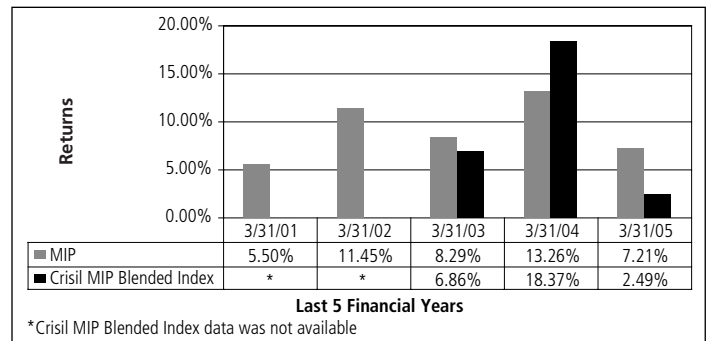
Dividend Policy:

The Fund/AMC is not assuring or guaranteeing that it will be able to make regular monthly/quarterly/half yearly dividend distributions to its Unitholders, though, it has every intention to manage the portfolio so as to make such payments to the Unitholders. Monthly/ quarterly/half yearly dividend payments will be dependent on the returns achieved by the AMC through active management of the portfolio. The dividend distributions may, therefore, vary from month to month or quarter to quarter or half year to half year, based on investment results of the portfolio. Further, it should be noted that the actual distribution of dividends and frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of Trustees.

Performance Record: Monthly Income Plan - Cumulative Option (As of 28-Feb-06)

Date	Period	NAV	Returns	
			Monthly Income Plan	Benchmark Index [^]
28-Feb-06	Last 1 year	17.2775	11.55%	9.41%
28-Feb-05	Last 3 years	15.4888	10.57%	9.68%
28-Feb-03	Last 5 years	12.7763	10.48%	*
28-Feb-01	Since Inception	10.4953	10.86%	
10-Nov-00		10.0000		

Returns : CAGR • Benchmark is Crisil MIP Blended Index. • Benchmark Start date: 31/3/02 • For Computation of returns the allotment NAV has been taken as Rs. 10.00. • Past performance may or may not be sustained in future.



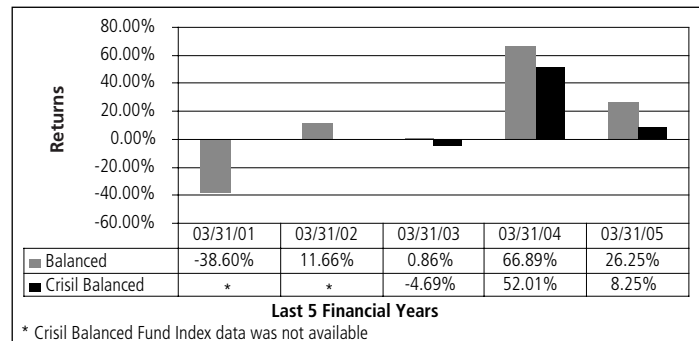
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Balanced Fund

Performance Record: Balanced Fund - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Balanced Fund	Benchmark Index
28-Feb-06		28.37		
28-Feb-05	Last 1 year	19.95	42.21%	27.88%
28-Feb-03	Last 3 years	9.65	43.21%	26.91%
28-Feb-01	Last 5 years	9.37	24.79%	*
3-Nov-99	Since Inception	10.00	17.92%	*

Returns : CAGR • Crisil Balanced Fund Index • *The Crisil Balanced Fund Index data is available only from 31-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.



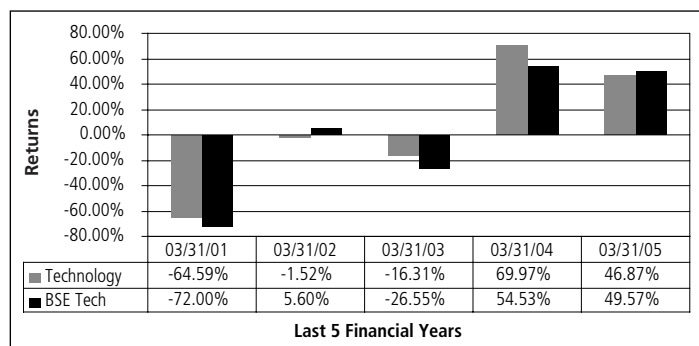
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Technology Fund

Performance Record: Technology Fund - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Technology Fund	Benchmark Index
28-Feb-06		10.25		
28-Feb-05	Last 1 year	6.96	47.27%	38.77%
28-Feb-03	Last 3 years	3.02	50.23%	43.23%
28-Feb-01	Last 5 years	4.61	17.32%	8.56%
3-Mar-00	Since Inception	10.00	0.41%	-9.63%

Returns : CAGR • Benchmark is BSE Tech Index • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

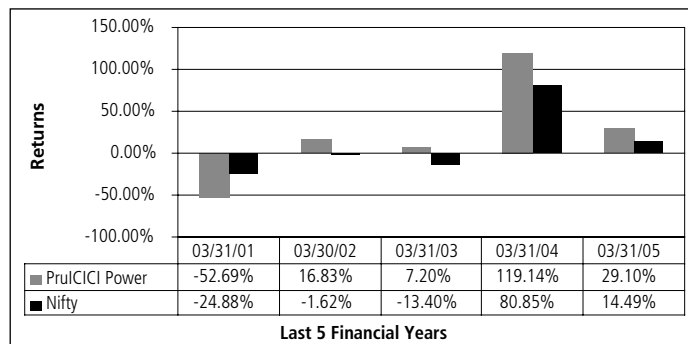
Prudential ICICI Power

Performance Record: Power - Cumulative Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Power	Benchmark Index
28-Feb-06		62.26		
28-Feb-05	Last 1 year	37.98	63.93%	46.19%
28-Feb-03	Last 3 years	13.52	66.29%	42.42%
28-Feb-01	Last 5 years	12.66	37.49%	17.86%
1-Oct-94	Since Inception	10.00	17.37%	7.90%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

Source:AMFI Website for Returns as per Bench Mark Index



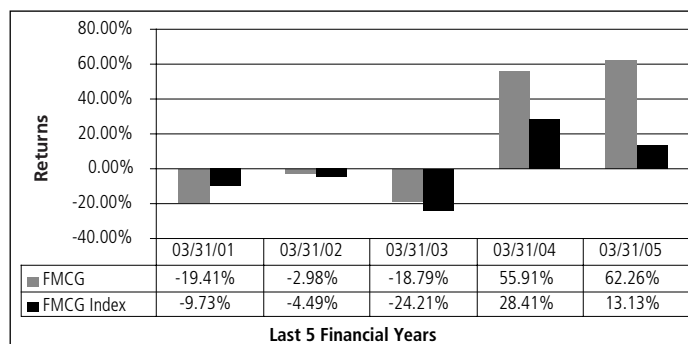
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI FMCG Fund

Performance Record: FMCG Fund - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			FMCG Fund	Benchmark Index
28-Feb-06		35.43		
28-Feb-05	Last 1 year	17.52	102.23%	85.64%
28-Feb-03	Last 3 years	7.73	66.03%	35.86%
28-Feb-01	Last 5 years	10.19	28.29%	13.25%
31-Mar-99	Since Inception	10.00	20.06%	7.50%

Returns : CAGR • Benchmark is CNX FMCG Index. • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



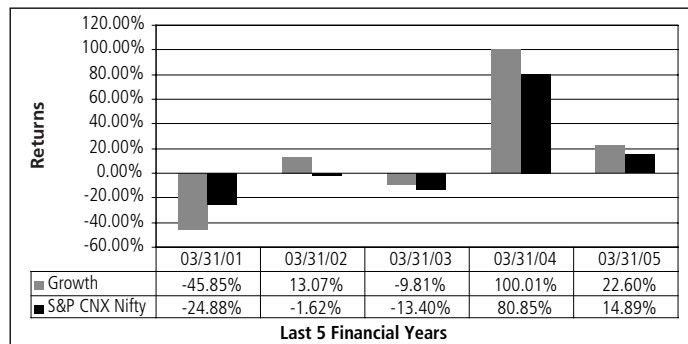
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Growth Plan

Performance Record: Growth Plan - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Growth Plan	Benchmark Index
28-Feb-06		71.79		
28-Feb-05	Last 1 year	45.02	59.46%	46.19%
28-Feb-03	Last 3 years	19.04	55.58%	42.42%
28-Feb-01	Last 5 years	21.33	27.46%	17.86%
9-Jul-98	Since Inception	10.00	29.41%	16.43%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



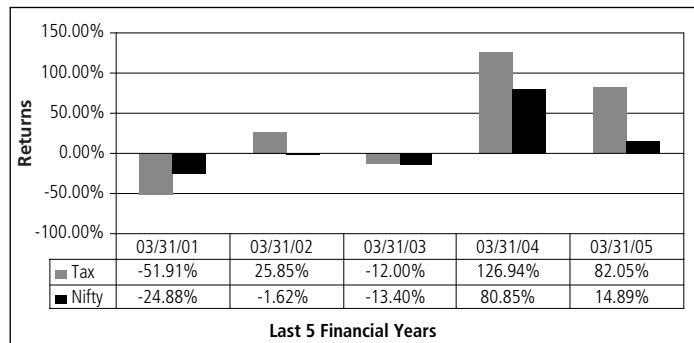
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Tax Plan

Performance Record: Tax Plan - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Tax Plan	Benchmark Index
28-Feb-06		77.98		
28-Feb-05	Last 1 year	47.56	63.96%	46.19%
28-Feb-03	Last 3 years	12.22	85.38%	42.42%
28-Feb-01	Last 5 years	12.34	44.56%	17.86%
19-Aug-99	Since Inception	10.00	36.93%	13.49%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



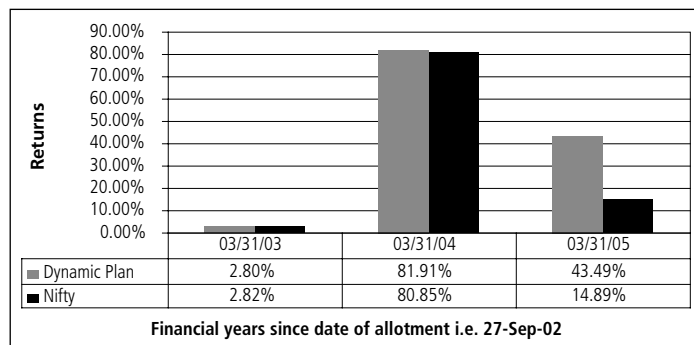
Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Dynamic Plan

Performance Record: Dynamic Plan - Cumulative Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Dynamic Plan	Benchmark Index
28-Feb-06		46.2289		
28-Feb-05	Last 1 year	27.1334	70.38%	46.19%
28-Feb-03	Last 3 years	10.8662	61.96%	42.42%
31-Oct-02	Since Inception	10.0000	58.34%	42.21%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Source:AMFI Website for Returns as per Bench Mark Index

Prudential ICICI Discovery Fund

Performance Record: Discovery Fund - Growth Option (As 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Growth Plan	Benchmark Index
28-Feb-06		22.38		
28-Feb-05	Last 1 year	13.60	64.56%	46.19%
16-Aug-04	Since Inception	10.00	68.90%	53.01%

Returns : CAGR • Benchmark is S&P CNX 500 • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

Prudential ICICI Emerging S.T.A.R. (Stocks Targeted At Returns) Fund

Performance of the scheme: Emerging S.T.A.R. Fund - Growth Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			E-S.T.A.R.	Nifty Junior
28-Feb-06		22.04		
28-Feb-05	Last 1 year	11.93	84.74%	35.97%
28-Oct-04	Since Inception	10.00	80.59%	49.43%

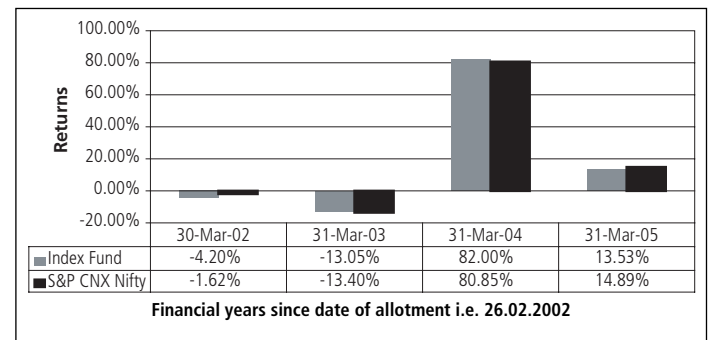
Returns : CAGR • Benchmark Index is Nifty Junior • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

Prudential ICICI Index Fund

Performance of the scheme: Index Fund – Cumulative Option (As of 28-Feb-06)

Date	Period	NAV (Rs)	Returns	
			Index Fund	Benchmark Index
28-Feb-06		27.0090		
28-Feb-05	Last 1 year	17.8053	51.69%	46.19%
28-Feb-03	Last 3 years	9.0592	43.88%	42.42%
26-Feb-02	Since Inception	10.000	28.13%	26.74%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.



Prudential ICICI Infrastructure Fund

Performance of the scheme: Power - Cumulative Option

Since Prudential ICICI Infrastructure Fund has not completed 1 year, performance details of Prudential ICICI Power, a similar scheme, as on 28-Feb-06 are given below:

Date	Period	NAV (Rs)	Returns	
			Power	Benchmark Index
28-Feb-06		62.26		
28-Feb-05	Last 1 year	37.98	63.93%	46.19%
28-Feb-03	Last 3 years	13.52	66.29%	42.42%
28-Feb-01	Last 5 years	12.66	37.49%	17.86%
1-Oct-94	Since Inception	10.00	17.37%	7.90%

Returns : CAGR • Benchmark is S&P CNX Nifty • For computation of returns the allotment NAV has been taken as Rs. 10.00 • Past performance may or may not be sustained in future.

Prudential ICICI Services Industries Fund

Performance of the scheme: Technology Fund - Growth Option

Since Prudential ICICI Services Industries Fund has not completed 1 year, performance details of Prudential ICICI Technology Fund, a similar scheme, as on 28-Feb-06 are given below:

Date	Period	NAV (Rs)	Returns	
			Technology Fund	Benchmark Index
28-Feb-06		10.25		
28-Feb-05	Last 1 year	6.96	47.27%	38.77%
28-Feb-03	Last 3 years	3.02	50.23%	43.23%
28-Feb-01	Last 5 years	4.61	17.32%	8.56%
3-Mar-00	Since Inception	10.00	0.41%	-9.63%

Returns : CAGR • Benchmark is BSE Tech Index • 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 IMPLICATION ON MUTUAL FUND INVESTMENT

TAX TREATMENT:

The following information is provided only for general information purposes. In view of the individual nature of tax benefits, each investor is advised to consult with his or her own tax consultant with respect to the specific tax implications arising out of their participation in the scheme.

Based on the law in force and after considering the amendments made in the Income Tax Act, 1961 ("the Act") by the Finance Bill, 2005, The Schemes' Auditors, N. M. Rajji and Co. have provided opinion on tax benefits/implications that may accrue to the Fund and to the different categories of unit holders in respect of their investments in the Fund.

1. TO THE MUTUAL FUND

The Income of the Fund registered under the Securities and Exchange Board of India Act, 1992 (15 of 1992) or regulations made there under will be exempt from income tax in accordance with the provisions of section 10(23D) of the Act. The income received by the Fund is not liable for deduction of tax at source.

As per section 115R, the Mutual Funds are liable to pay additional income tax on the income distributed by it.

Under the provisions of section 115R of the Act, additional income tax is payable at different rates on income distributed to different class of unitholders. The Mutual Funds will be liable to pay additional income tax at the rate of 12.50% plus applicable surcharge on the income distributed by the Fund to Individuals and HUFs and at the rate of 20% plus applicable surcharge on the income distributed to any other assessee. Levy of education cess at the rate of 2% is also applicable on total tax payable. However, in respect of open-ended equity oriented funds, no additional income tax is payable on income distributed by the Fund.

2. SECURITIES TRANSACTION TAX

Securities Transaction Tax ("STT") is applicable on transactions of purchase or sale of units of Equity Oriented Fund entered into on a recognised stock exchange or sale of units of Equity Oriented Fund to the Mutual Fund.

The Finance Act, 2005 has revised the rates for levy of STT under Chapter VII of the Finance (No. 2) Act 2004 with effect from June 01, 2005.

The STT rates as applicable from June 1, 2005 are given in the following table:

Taxable Securities Transaction	Rate	Payable by
Purchase of a unit of an equity oriented fund, where - <ul style="list-style-type: none"> the transaction of such purchase is entered into in a recognised stock exchange; and the contract for the purchase of such unit is settled by the actual delivery or transfer of such unit. 	0.1%	Purchaser
Sale of a unit of an equity oriented fund, where - <ul style="list-style-type: none"> the transaction of such sale is entered into in a recognised stock exchange; and the contract for the sale of such unit is settled by the actual delivery or transfer of such unit. 	0.1%	Seller
Sale of a unit of an equity oriented fund, where - <ul style="list-style-type: none"> the transaction of such sale is entered into in a recognised stock exchange; and the contract for the sale of such unit is settled otherwise than by the actual delivery or transfer of such unit. 	0.02%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund itself.	0.2%	Seller

Mutual Fund is responsible for collecting the STT from every person who sells the unit to it at the rate of 0.2%.

The term "Equity Oriented Fund" for the purpose of STT, has been defined to mean a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 50% of the total proceeds of such fund and which has been set up under a scheme of a Mutual Fund. Further, it is provided that the percentage of equity share holding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

3. TO THE UNITHOLDERS

3.1 INCOME RECEIVED FROM MUTUAL FUND

According to section 10(35) of the Act, any income received in respect of units of Mutual Fund specified under section 10(23D) will be exempt from income tax in the hands of the unit holders. Further, it has been clarified that income arising from transfer of units of Mutual Fund shall not be exempt under section 10(35).

3.2 LONG TERM CAPITAL GAINS ON TRANSFER OF UNITS

Under Section 10(38), Long Term Capital Gain on sale of units of Equity Oriented Funds are exempt from Income Tax in the hands of unit holders, provided such transactions are entered into a recognised stock exchange or such units are sold to the Mutual Fund and are chargeable to STT.

In respect of capital gains that are not exempted under section 10(38), the provisions for taxation of long-term capital gains for different categories of assessee are explained hereunder:

i) For Individuals and HUFs

Long-term Capital Gains in respect of Units of Mutual Fund held for a period of more than 12 months will be chargeable under section 112 of the Act, at a rate of 20% plus surcharge, as applicable and cess. Capital Gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer. In the case where taxable income as reduced by long term capital gains is below the exemption limit,

the long term capital gains will be reduced to the extent of the shortfall and only the balance long term capital gains will be charged at the flat rate of 20% plus surcharge, as may be applicable and cess.

It is further provided that an assessee will have an option to apply concessional rate of 10% plus applicable surcharge and cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

ii) For Partnership Firms, Non-Residents, Indian Companies/Foreign Companies

Long-term Capital Gains in respect of Units held for a period of more than 12 months will be chargeable under section 112 of the Act at a rate of 20% plus surcharge, as may be applicable and cess. Capital gains would be computed after taking into account cost of acquisition as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer.

It is further provided that an assessee will have an option to apply concessional rate of 10% plus applicable surcharge and cess, provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

iii) For Non-resident Indians

Under section 115E of the Act for non-resident Indians, income by way of long-term capital gains in respect of Units is chargeable at the rate of 20% plus applicable surcharge and cess. Such long-term capital gains would be calculated without indexation of cost of acquisition.

Non-resident Indians may opt for computation of long term capital gains as per section 112, which is more beneficial.

iv) For Overseas Financial Organisations, including Overseas Corporate Bodies and Foreign Institutional Investors fulfilling conditions laid down under section 115AB (Offshore Fund)

Under section 115AB of the Act, income by way of long-term capital gains in respect of units purchased in foreign currency held for a period of more than 12 months will be chargeable to tax at the rate of 10%, plus applicable surcharge and cess. Such gains would be calculated without indexation of cost of acquisition.

3.3 SHORT TERM CAPITAL GAINS ON TRANSFER OF UNITS

Section 111A provides that short-term capital gains arising on sale of units of Equity Oriented Funds are chargeable to income tax at a concessional rate of 10% plus applicable surcharge and cess, provided such transactions are entered into on a recognised stock exchange or such units are sold to the Mutual Funds and are chargeable to STT. Further, Section 48 provides that no deduction shall be allowed in respect of STT paid for the purpose of computing Capital Gains.

In respect of capital gains not chargeable under section 111A, the provisions for taxation of short-term capital gains for different categories of assessee is explained hereunder:

Short term Capital Gains in respect of Units held for a period of not more than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates.

Income Tax Rates

The maximum income tax rates for various categories of assessee for AY 2006-07 are as under:

Resident individuals and HUF	30% plus surcharge and cess
Partnership Firms	30% plus surcharge and cess
Indian companies	30% plus surcharge and cess
Non Resident Indians	30% plus surcharge and cess
Foreign Companies	40% plus surcharge and cess

With regards to individuals and HUF having a total income exceeding Rs. 10,00,000, Partnership Firms and Indian Companies, a surcharge of 10% on the income tax is applicable. Individuals and HUFs having total income less than Rs. 10,00,000 are not liable to surcharge. A surcharge of 2.5% on the income tax would be applicable in the case of Foreign Companies.

Further, education cess at the rate of 2% on the income tax (including applicable surcharge) would be applicable for all categories of assessee.

3.4 CAPITAL LOSSES

Losses under the head "Capital Gains" cannot be set off against income under any other head. Further within the head "Capital Gains", losses arising from the transfer of long-term capital assets cannot be adjusted against gains arising from the transfer of a short-term capital asset. However, losses arising from the transfer of short-term capital assets can be adjusted against gains arising from the transfer of either a long-term or a short-term capital asset.

Under Section 10(38), Long Term Capital Gains on sale of units of Equity Oriented Fund are exempt from Income Tax provided certain conditions are fulfilled. Hence, losses arising from such type of transaction of sale of units of Equity Oriented Fund would not be eligible for set-off against taxable capital gains.

Unabsorbed long-term capital loss (other than that relating to sale of equity shares and units of Equity Oriented Fund as stated in para above) can be carried forward and set off against the long-term capital gains arising in any of the subsequent eight assessment years.

Unabsorbed short-term capital loss can be carried forward and set off against the income under the head Capital Gains in any of the subsequent eight assessment years.

According to section 94(7) of the Act, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date, then losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, Sub-section (8) of Section 94 provides that, where additional units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within three months prior to the record date fixed for receipt of additional units and sold within nine months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

3.5 Section 80C as introduced by the Finance Act, 2005, provides that from the total income of an individual and HUF, deduction for an amount paid or deposited in certain eligible schemes or investments would be available, subject to a maximum amount of Rs. 1,00,000.

According to clause (xiii) and clause (xx) to sub-section 2, any subscription to any units of Mutual Fund notified under Section 10(23D) would qualify for deduction under the aforesaid section provided.

- the plan formulated in accordance with a scheme notified by the Central Government; or
- approved by CBDT on an application made by the Mutual Fund and the amount of subscription to such units is subscribed only in eligible issue of capital of any company.

4. TAX DEDUCTION AT SOURCE

4.1 For Income in respect of units:

No tax shall be deducted at source in respect of any income credited or paid in respect of units of the Fund as per the provisions of section 10(35), section 194K and section 196A.

4.2 For Capital Gains:

(i) In respect of Resident Unit holders:

No tax is required to be deducted at source on capital gains arising to any resident unit holder (under section 194K) vide circular no. 715 dated August 8, 1995 issued by the Central Board for Direct Taxes (CBDT).

(ii) In respect of Non-Resident Unit holders:

Under section 195 and section 196B of the Act, tax shall be deducted at source in respect of capital gains as under:

- In case of non resident other than a company -
 - Long term capital gains¹ 20% plus surcharge and cess
 - Short term capital gains² 30% plus surcharge and cess
- In case of foreign company -
 - Long term capital gains¹ 20% plus surcharge and cess
 - Short term capital gains 40% plus surcharge and cess
- In case of Offshore Fund as defined in 115AB -
 - Long term capital gains¹ 10% plus surcharge and cess

¹ Except for gains arising from sale of units of Equity Oriented Funds, which are exempt under section 10(38) of the Act.

² Except for gains arising from sale of units of Equity Oriented Funds as per Section 195 read with Section 111A of Income Tax Act, 1961, where the rate will be 10%.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

5. EXEMPTION FROM TAX ON CAPITAL GAINS ARISING ON TRANSFER OF UNITS HELD FOR MORE THAN 12 MONTHS

Under section 54EC of the Act

As provided under section 54EC, and subject to the conditions specified therein, where an assessee has made capital gains from the transfer of units held in Mutual Fund Scheme for a period exceeding 12 months and the assessee has any time within a period of 6 months after the date of such transfer, invested the whole of the capital gains in the long term specified assets i.e., in bonds redeemable after 3 years issued by the National Bank for Agriculture and Rural Development, or by the National Highways Authority of India or by the Rural Electrification Corporation Limited or by National Housing Bank or by the Small Industries Development Bank of India, such capital gains shall be exempted from tax on capital gains under section 54EC of the Income Tax Act, 1961. However, if the assessee has invested only a part of the capital gains, he will be eligible for the proportionate exemption.

Section 54EC provides that where any investment has been allowed as a deduction under this section the same shall not be allowed as deduction in Section 80C.

Under section 54ED of the Act

Under Section 54ED and subject to the conditions specified therein, capital gains arising from the transfer of units held in the Mutual Fund Scheme for a period exceeding 12 months will be exempt, if the assessee has, any time within a period of 6 months after the date of such transfer, invested the whole of the capital gains in acquiring equity shares forming part of an eligible issue of capital. However, if the assessee has invested only a part of the capital gains, he will be eligible for the proportionate exemption. An eligible issue of capital means an issue of equity shares offered for subscription to the public by a public company formed and registered in India.

Section 54ED provides that where any investment has been allowed as a deduction under this section the same shall not be allowed as deduction in Section 80C.

6. INVESTMENTS BY CHARITABLE AND RELIGIOUS TRUSTS

Units of a Mutual fund Scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.

7. WEALTH TAX

Units held under the Mutual Fund Scheme are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

8. GIFT TAX

Units of the Mutual Fund may be given as a gift and no gift tax will be payable either by the donor or the donee, as the Gift Tax Act has been abolished.

INVESTOR INFORMATION

DECLARATION OF DAILY NAV :

The NAV of the Scheme will be calculated and announced by the Fund on each Business Day. The information on NAV may be obtained by the Unitholders, on any day, by calling the office of the AMC. The Fund will use its best endeavour to publish NAVs daily, in at least two daily newspapers. Further, the AMC shall endeavour to publish the Purchase & Redemption prices of Units daily in a newspaper with all India circulation.

AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 8.00-p.m. everyday. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

INVESTOR GRIEVANCES CONTACT DETAILS:

Please contact Investor Relations Officer, Ms. Leena Johnson, at the following address:

Corp. Office: 5th Floor, 503, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai 400 013.

Phone : (91)(22) 24999777
Fax : (91)(22) 2499 7029
Email : enquiry@pruicici.com

UNIT HOLDER INFORMATION:

Under normal circumstances, an Account Statement will be mailed to the investor, indicating the number of Units purchased/ allotted within 3 Business Days of the acceptance of a valid application for purchase of Units. With the prior consent of the Unitholder, the account statement will be sent by e-mail only.

The Fund will, not later than six months after the close of each financial year (March 31), mail to the Unitholders an abridged scheme wise annual report. Further, the full text of the Annual Report will be available for inspection at the office of the Fund. A copy of the Annual Report will be sent to Unit holders, free of cost, on specific request.

The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 and September 30, publish its unaudited financial results 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 Fund is situated and update the same on AMC's website at www.pruicici.com within 30 days and 60 days in two different formats prescribed in terms of SEBI's circular dated April 20, 2001 and on AMFI's website at www.amfiindia.com within 30 days from the close of each half year, in the prescribed formats.

The Fund shall before the expiry of one month from the close of each half year (31st March and 30th September) send to the Unitholders a complete statement of Plan's portfolios or if such statement is not sent to the Unitholders, it will be published by way of an advertisement in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the mutual fund is situated.

Further the Fund shall also disclose the half-yearly scheme portfolios on its web site at www.pruicici.com and on AMFI web site (www.amfiindia.com) in the prescribed format before the expiry of one month from the close of each half-year.

The AMC can send the annual report, portfolio statement, account statements and other correspondence using e-mail as an alternate mode of communication, with the consent of the unit holders.

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

Sd/-
Pankaj Razdan
Managing Director

Place : Mumbai
Date : March 25, 2006

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM(S)

I. GENERAL INSTRUCTIONS

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

- There are two application forms.
 - Systematic Investment Plan (SIP) Form (Blue Colour)** – To be used for SIP Investment.
If you wish to apply for SIP through Auto Debit by way of Electronic Clearing Service (ECS) or Standing Instructions to your bank account you need to fill in the Instruction Form in addition to the SIP Form.
 - Application Form (Red Colour)** – To be used for one time investment.
- Investors opting for **Systematic Transfer Plan (STP)** should fill the details in the space provided on page 27.
 - The minimum amount that can be transferred from one scheme to another is Rs.1,000 for a minimum of 6 installments.
 - STP will be available at weekly (every Monday), monthly (last day of the month) or quarterly (last day of the quarter) rests as per the standing instructions of the Unitholder. If any of these dates is a non-business day, the transaction would be processed on the immediate next business day.
 - For the target schemes, an entry load of 1% of the applicable NAV will be charged on the amount transferred under the STP facility.
 - Units so created in the target schemes will, in addition to any existing exit load for normal purchases, have an exit load of 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of each STP transaction.
 - To effect the STP transaction for a particular transaction date as mentioned above and as applicable for the respective frequency, the request for the same should be received on or before the last business day of the week preceding the week in which such effective transaction date falls. The unitholder can avail the STP facility for a maximum period of 10 years.
- The application form number, the scheme name and the name of the applicant should be mentioned on the reverse of the instrument that accompanies the application.
- The Application completed in all respects along with the cheque/demand draft must be submitted to the nearest Customer Service Center. Applications incomplete in any respect or not accompanied by a cheque or demand draft for the amount payable are liable to be rejected and the money paid will be refunded without interest.
- No receipt will be issued for the application money. The Customer Service Centers will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.

II. UNITHOLDERS INFORMATION

a) Existing Unitholders

Investors already having an account in any of the Prudential ICICI schemes, and making additional investments in the same schemes or any other schemes, should provide their Folio Number in **Step 1**. The names of the applicants, mode of holding etc. will be as per the folio number provided. Existing unitholders need not fill the details in **Step 2** and directly proceed to **Step 3**.

b) New Applicant

- Name and address must be given in full (P.O. Box Address is not sufficient). In case of NRI/PIO/FIL investors an overseas address must be provided.
- Name of guardian must be mentioned if the investments are being made on behalf of a minor. Date of Birth is mandatory in case of minor.

Investments of the existing minor investor on minor attaining majority: Upon attaining majority, a minor has to write to the fund, giving

his specimen signature duly authenticated by his banker as well his new bank mandate, PAN details, UIN details (if applicable as per prevalent SEBI Guidelines) in order to facilitate the Fund to update its records and permit the erstwhile minor to operate the account in his own right.

- In case of an application under Power of Attorney 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 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 alongwith signature is produced along with the POA.
- If the application is for Rs. 50,000 or more, then the **PAN** and **IT Circle/Ward/District** (if available) of the applicant, parent/guardian in case of minor and all applicants in case of more than one applicant should be mentioned and a copy of the PAN card or Allotment Letter should be submitted. In case any of the applicants is not an assessee, the fact should be mentioned and Form 60/61 should be submitted along with the application.
- Applicants should indicate their status by ticking the appropriate 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 "either or survivor". In the case of joint holders, the first named holder shall receive all the Account Statements, dividend/redemption/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 (FILs)/Society.

III. BANK DETAILS

The first Unitholder should provide the name of the bank branch, complete address of the branch, account type and account number, which is mandatory as per Securities Exchange Board of India circular IIMRP/MF/CIR/07/826/98 dated April 15, 1998. Applications without this information will be deemed to be incomplete.

IV. INVESTMENT DETAILS

- Investor has to fill a separate form for each scheme that he wishes to invest in.
- Investor should select only one option (growth/dividend) and corresponding sub-option (e.g. reinvest/payout in case of dividend option) under the scheme(s) wherever applicable by ticking the appropriate box.
- Investor opting for AEP option (under Income Plan & Monthly Income Plan) should select the sub-option (regular/appreciation) and frequency (monthly/quarterly/half-yearly). For details, please refer to the offer document of the respective schemes.
- In case, the investor has not selected the option/sub-option for his investments, default option/sub-option as prescribed in the offer document of the relevant scheme will be applied.
- For minimum application amount, please refer to table given on page 3 to 8.

V. SYSTEMATIC INVESTMENT PLAN (SIP)

- SIP facility is available in the following schemes:

Prudential ICICI Growth Plan, Prudential ICICI FMCG Fund, Prudential ICICI Technology Fund, Prudential ICICI Balanced Fund, Prudential ICICI Monthly Income Plan, Prudential ICICI Power, Prudential ICICI Dynamic Plan, Prudential ICICI Discovery Fund, Prudential ICICI Emerging S.T.A.R. (Stocks Targeted At Returns) Fund, Prudential ICICI Tax Plan, Prudential ICICI Index Fund, Prudential ICICI Income Plan, Prudential ICICI Flexible Income Plan, Prudential ICICI Income Multiplier Fund, Prudential ICICI Advisor Series, Prudential ICICI Child Care Plan, Prudential ICICI Long Term Plan, Prudential ICICI Infrastructure Fund and Prudential ICICI Services Industries Fund.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM(S) (Contd.)

- b) Investor opting for SIP need to fill the SIP Application Form (Blue Colour). If the payment option is Auto Debit through ECS or Standing Instruction to the Bank, investor also need to fill the respective forms on page 19 & 21.
- c) Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- d) Entry load equivalent to 1% of the applicable NAV will be charged on the amount invested under the scheme(s) where SIP facility is available.
- e) Amount so invested into the schemes will, in addition to any existing exit load for normal purchases, have an exit load equivalent to 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment.
- f) Issue post dated cheques dated either 1st or 7th or 10th or 15th or 25th of the month. A credit confirmation will be sent to the unitholder indicating the new balance to his or her credit in the account.
- g) SIP Auto Debit via ECS (Debit Clearing) is available at the following 25 centres: Ahmedabad, Bangalore, Baroda, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Guwahati, Hyderabad, Indore, Jaipur, Kanpur, Kolkata, Lucknow, Ludhiana, Madurai, Mumbai, Nagpur, New Delhi, Panjim, Pune, Surat, Trivandrum and Vijaywada.
- h) Existing investors opting for SIP need to provide their Folio Number along with SIP details.

VI. MODE OF PAYMENT

- a) The cheque/demand draft should be drawn in favor of “Prudential ICICI Income Plan” or “Prudential ICICI Flexible Income Plan” or “Prudential ICICI Gilt Fund – Treasury Plan” or “Prudential ICICI Gilt Fund – Investment Plan” or “Prudential ICICI Monthly Income Plan” or “Prudential ICICI Liquid Plan” or “Prudential ICICI Short Term Plan” or “Prudential ICICI Growth Plan” or “Prudential ICICI FMCG Fund” or “Prudential ICICI Balanced Fund” or “Prudential ICICI Tax Plan” or “Prudential ICICI Technology Fund” or “Prudential ICICI Power” or “Prudential ICICI Dynamic Plan” or “Prudential ICICI Floating Rate Plan” or “Prudential ICICI Income Multiplier Fund” or “Prudential ICICI Discovery Fund” or “Prudential ICICI Emerging S.T.A.R. Fund” or “Prudential ICICI Index Fund” or “Prudential ICICI Infrastructure Fund” or “Prudential ICICI Services Industries Fund”, as the case may be and crossed “Account Payee Only”.

The cheque / demand draft should be payable at the centre where the application is lodged. The cheque / demand draft should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques/ demand drafts drawn on a bank not participating in the Clearing House will not be accepted.

- b) Separate Cheque/Draft is required for each scheme invested.
- c) Payments by Stockinvests, cash, postal orders, money orders and outstation cheques will not be accepted.
- d) The Fund will reimburse demand draft charges subject to maximum of Rs. 10,000/- per transaction for purchase of units by investors residing at location where the AMC Customer Service Centers/Collection Centers are not located as per the table below:

Amount of Investment	Rate of Charges of Demand Draft(s)
Upto Rs.10,000/-	At actuals subject to maximum of Rs.50/-
Above Rs.10,000/-	Rs. 2/- per Rs. 1000/-

However, the demand draft charges will not be reimbursed for Prudential ICICI Liquid Fund, Prudential ICICI Short Term Plan, Prudential ICICI Gilt Fund – Treasury Plan and Prudential ICICI Floating Rate Plan.

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.

e) NRI/FII/PIO Investors

1. Repatriation basis:

Payments by NRIs / FIIs / Persons of Indian Origin residing abroad, may be made either by way of Indian Rupee drafts purchased through NRE/ FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

In case of Indian Rupee drafts purchased through 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.

VII. NOMINATION

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the asset management company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.”

VIII. DIRECT CREDIT OF DIVIDEND/REDEMPTION

Prudential ICICI AMC had entered into an arrangement of a direct credit facility of redemptions/ dividends with certain banks. For the Investors who have an account with such banks, the AMC based on advice of the investor/ Unit holders have been crediting either redemption or dividend payments directly to the bank accounts of the Unit holders.

Further, the default option for payment of redemption/dividend proceeds for all the prospective investments would be the 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).

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.

IX. E-MAIL COMMUNICATION

Delivering service through web/e-mail helps the Fund to reduce expenses in the Fund and is a more efficient delivery channel. When an investor has communicated his/her e-mail address and has provided consent for sending communication only through email, the Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The Investor shall from time to time intimate the Mutual Fund / its transfer agents about any changes in the email address. In case of a large document, a suitable link would be provided and investor can download, save and print these documents. However, investor always has a right to demand a physical copy of any or all the service deliverable and Fund would arrange to send the same to the investor.

Systematic Investment Plan (SIP) Auto Debit Instruction Form

Before filling this Instruction Form please ensure you have filled in the SIP Application Form ticking ECS Authorisation in SIP payment details (Section 6)



ARN - 25741

Broker Code

Sub-Broker Code

Date & Time of Receipts

First Investment with a Current Date Cheque

Application to be submitted at least 30 days before the commencement of SIP

- New Application
- Cancellation
- Change in Bank Account*
[* Please provide a cancelled cheque]

I/We hereby apply to the Trustee of Prudential ICICI Mutual Fund for the Systematic Investment Plan (SIP) Enrolment under the following scheme and agree to abide by the terms and conditions of the plan.

APPLICANT AND SIP DETAILS

Sole / First Applicant's Name _____

Application No. _____ Folio No. _____

Scheme _____

Plan _____

Option & Sub Option _____

Each SIP Amount (Rs.) _____

First SIP Transaction via Cheque No. (Note : Cheque should be drawn on bank, details provided below)

SIP Date 1st 7th 10th 15th 25th

SIP Period From _____ To _____

Cheque Details		
Cheque No.	Date	Amount

We hereby, authorise Prudential ICICI Mutual Fund and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT (Mandatory)

Bank Account Holders Name _____

Bank Name _____

Branch Name _____

Account Number _____ Account Type Savings Current Cash Credit

9 Digit MICR Code _____ (Please enter the 9 digit number that appears in your cheque next to the cheque number)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Prudential ICICI Mutual Fund, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Signatures as in Bank Records

1st Holder _____

2nd Holder _____

3rd Holder _____

Authorisation of the Bank Account Holder

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 Prudential ICICI 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.

Account Number _____

Signatures as in Bank Records

1st Holder _____

2nd Holder _____

3rd Holder _____

Acknowledgement Slip (Auto Debit) - Prudential ICICI Mutual Fund

Name of the Applicant _____ Application/Folio No. _____

Each SIP Amount (Rs.) _____

Scheme _____ Plan _____ Option & Sub-option _____

SIP Period - From _____ SIP Period - To _____

Signature, Date & Stamp

Terms & Conditions

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

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

Agra, Ahmedabad, Bangalore, Baroda, Bhopal, Bhubaneshwar, Chandigarh, Chennai, Coimbatore, Guwahati, Hyderabad, Indore, Jaipur, Kanpur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Nagpur, New Delhi, Panjim, Patna, Pune, Surat, Trivandrum, Vijaywada and Vishakhapatnam.

1. This facility is offered to the investors having bank accounts **in select cities mentioned above**. The cities in the list may be modified/ updated/changed/removed at any time in future entirely at the discretion of Prudential ICICI Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
2. New Investors who wish to enroll for SIP through Debit should fill this SIP Auto Debit Form in addition to the SIP Application Form.
3. Existing investors need to provide their Folio No. and need not fill up the SIP Application Form.
4. For new investors, please complete all sections of the SIP Application Form including Section 6.

For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 3 - 8 of the Key Information Memorandum.

The cheques should be drawn in favour of "Prudential ICICI Growth Plan" or "Prudential ICICI FMCG Fund" or "Prudential ICICI Technology Fund" or "Prudential ICICI Balanced Fund" or "Prudential ICICI Monthly Income Plan" or "Prudential ICICI Power" or "Prudential ICICI Dynamic Plan" or "Prudential ICICI Discovery Fund" or "Prudential ICICI Emerging S.T.A.R. (Stocks Targeted At Returns) Fund" or "Prudential ICICI Tax Plan" or "Prudential ICICI Income Plan" or "Prudential ICICI Flexible Income Plan" or "Prudential ICICI Income Multiplier Fund" or "Prudential ICICI Index Fund" or "Prudential ICICI Infrastructure Fund" and crossed "Account Payee Only". The cheques should be payable locally at the centre where the Application is deposited at the Customer Service Centres of Prudential ICICI AMC. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

5. Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
6. a) **Completed Application Form, SIP Auto Debit Form and the first cheque can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application with the current date cheque and the first installment of SIP date.**
b) **Completed Application Form for Cancellation/Change of Bank Mandate can be submitted on any date of the month and the same would be processed subject to the condition that there would be a minimum of 30 days period between the submission of the application and the SIP date.**
7. New investors should mandatorily give a cheque for the first transaction. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
8. The bank account provided for ECS (Debit) should participate in local MICR clearing.
9. SIP auto debit is available only on specific dates of the month viz. 1st/7th/10th/15th/25th and in case 1st/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.
10. 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 Prudential ICICI Mutual Fund Customer Service Centres. Notice of discontinuance should be received at least 30 days prior to the date that it is required to be effected in. The investor will cease to be a part of the SIP on receipt of the written request.
11. SIP will be available only on monthly basis and an entry load equivalent to 1% of the applicable NAV will be charged on the amount invested under the scheme(s) where SIP facility is available.

Amount so invested into the schemes will, in addition to any existing exit load for normal purchases, have an exit load equivalent to 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment.

12. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
13. Investor will not hold Prudential ICICI 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 or ECS.
14. Prudential ICICI 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.
15. Prudential ICICI Mutual Fund reserves the right to reject any application without assigning any reason thereof.

Terms & Conditions

SIP through Standing Instruction

1. New Investors who wish to enroll for SIP through Debit should fill this Standing Instruction in addition to the SIP Application Form (Blue Colour).
2. All SIP Standing Instruction request submitted on or before the 20th of the month will be processed in the immediately following month.
3. Existing investors need to provide their Folio No. in this Standing Instruction and need not fill up the SIP Application Form.
4. For new investors, please complete all sections of the Application Form including Section 6.

For minimum application amount to be invested in SIP, risk factors, features etc. please refer to page nos. 3 - 8 of the Key Information Memorandum.

The cheques should be drawn in favour of "Prudential ICICI Growth Plan" or "Prudential ICICI FMCG Fund" or "Prudential ICICI Technology Fund" or "Prudential ICICI Balanced Fund" or "Prudential ICICI Monthly Income Plan" or "Prudential ICICI Power" or "Prudential ICICI Dynamic Plan" or "Prudential ICICI Discovery Fund" or "Prudential ICICI Emerging S.T.A.R. (Stocks Targeted At Returns) Fund" or "Prudential ICICI Tax Plan" or "Prudential ICICI Income Plan" or "Prudential ICICI Flexible Income Plan" or "Prudential ICICI Income Multiplier Fund" or "Prudential ICICI Index Fund" or "Prudential ICICI Infrastructure Fund" or "Prudential ICICI Services Industries Fund" and crossed "Account Payee Only". The cheques should be payable locally at the centre where the Application is deposited at the Customer Service Centres of Prudential ICICI AMC. The cheques should be drawn on any bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques drawn on a bank not participating in the Clearing House will not be accepted.

5. Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
6. 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 Prudential ICICI Mutual Fund Customer Service Centres. Notice of discontinuance should be received by 20th of the month. The investor will cease to be a part of the SIP on receipt of the written request.
7. SIP will be available only on monthly basis and an entry load equivalent to 1% of the applicable NAV will be charged on the amount invested under the scheme(s) where SIP facility is available.

Amount so invested into the schemes will, in addition to any existing exit load for normal purchases, have an exit load equivalent to 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of allotment.

8. Prudential ICICI 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.
9. Standing Instructions incomplete in any respect are liable to be rejected.
10. SIP is liable for cancellation if direct debit fails for three consecutive times.

Statutory Details: Prudential ICICI Mutual Fund (the Fund) has been set up as a Trust sponsored by Prudential plc (through its wholly owned subsidiary Prudential Corporation Holdings Limited) and ICICI Bank Limited (erstwhile ICICI). Prudential ICICI Trust Limited is the Trustee to the Fund and the Prudential ICICI Asset Management Company Limited is the Investment Manager to the Fund. **Risk Factors:** Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the schemes will be achieved. As with any securities investment, the NAV of the Units issued under the schemes can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsors, AMC/Fund does not indicate the future performance of the schemes. The Sponsors are not responsible or liable for any loss resulting from the operation of the schemes beyond the contribution of an amount of Rs 22.2 lacs collectively made by them towards setting up the Fund and such other accretions and additions to the corpus set up by the Sponsors. **Please refer to the Addendum / Offer Document for scheme specific risk factors before investing.**

MAIN APPLICATION FORM

(Please read the instructions before investing)

Use this Form if you are making one time investment. For SIP investments use the separate blue coloured SIP form.



Broker Code
ARN - 25741

Sub-broker Code

Date & Time of Receipt

Serial Number

APPLICATION NO. _____

1 FOR EXISTING UNITHOLDERS

If you are making a purchase in an existing folio, please mention the folio number in the space provided and proceeds to Step 3. Please note that the applicable details and mode of holding will be as per the existing folio.

Folio No.	
-----------	--

Date: _____

2 ABOUT YOU

Name of First Applicant

Mr.	Ms.	M/s.																				
-----	-----	------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date of Birth (Mandatory)

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

Name of Guardian (in case of minor) / Contact Person (In case of Institutional Investors)

Mr.	Ms.																				
-----	-----	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Status [Please tick (✓)]

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Bank/FI
<input type="checkbox"/> HUF	<input type="checkbox"/> AOP/Bol
<input type="checkbox"/> Company	<input type="checkbox"/> Club/Society
<input type="checkbox"/> Trust	<input type="checkbox"/> NRI/FII/PIO
<input type="checkbox"/> Partnership	<input type="checkbox"/> Minor
<input type="checkbox"/> Sole Proprietorship	
<input type="checkbox"/> Others (Please specify) _____	

Designation of the Contact Person (In case of Institutional Investors)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mailing Address (Please provide full address)

															PIN							
										City												
										State												
										Country												

Communication

Tel. (Res.)											Tel. (Off.)											Mob										
E-Mail																																

Overseas Address (in case of NRIs/FIIs)

															PIN							
										City												
										State												
										Country												

Name of Second Applicant Resident Individual Non-Resident Individual (Please tick (✓) the relevant box)

Mr.	Ms.																				
-----	-----	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mode of holding [Please tick (✓)]

<input type="checkbox"/> Single	<input type="checkbox"/> Anyone or Survivor
<input type="checkbox"/> Joint	

Name of Third Applicant Resident Individual Non-Resident Individual (Please tick (✓) the relevant box)

Mr.	Ms.																				
-----	-----	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Occupation [Please tick (✓)]

<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
<input type="checkbox"/> Business	<input type="checkbox"/> Service
<input type="checkbox"/> Retired	<input type="checkbox"/> Student
<input type="checkbox"/> Others (Please specify) _____	

Permanent Account Number (PAN) [Please refer to instruction no.II(b)(4)]

1st Applicant																		Guardian (In case of minor)					
2nd Applicant																							
3rd Applicant																							

If you have already provided & validated PAN with an existing folio, please mention the Folio No.

Folio No.	
-----------	--

3 BANK ACCOUNT DETAILS OF FIRST APPLICANT (Refer instruction No.III)

Bank Particulars (Name of the Bank)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch Address

																		City				
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	------	--	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account Type

<input type="checkbox"/> Current	<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE
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If "Mandatory Details" are not provided, your application is liable to be rejected.

4 E-MAIL COMMUNICATION – I/We wish to receive the following via e-mail instead of physical document:

<input type="checkbox"/> Account Statement	<input type="checkbox"/> Quarterly Review & Annual Report	<input type="checkbox"/> Communication on Change of Address, Bank, etc.
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Prudential ICICI AMC Ltd. - ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Application No. _____

Received from:

Address

--

Application for Units of Prudential ICICI _____ Option : _____

Signature, Stamp & Date

Systematic Transfer Plan (STP) Application Form

(Please read the instructions before filling up the form)

Use this Form if you wish to transfer your investment systematically from one scheme/plan to another



I/We hereby apply to the Trustee of Prudential ICICI Mutual Fund for the Systematic Transfer Plan (STP) Enrolment under the following scheme and agree to abide by the terms and conditions of the plan.

Application Number	Folio Number (For existing Unitholders)	Broker Code	Sub-broker Code

Eligible Schemes from which you can Transfer: PruICICI Liquid Plan, PruICICI Income Plan, PruICICI Floating Rate Plan, PruICICI Long Term Floating Rate Plan, PruICICI Flexible Income Plan, PruICICI Short Term Plan, PruICICI Gilt Fund- Investment Plan and Treasury Plan, PruICICI Monthly Income Plan (An open ended fund. Monthly income is not assured and is subject to the availability of distributable surplus) and PruICICI Income Multiplier Fund.

Eligible Schemes into which you can Transfer: PruICICI Growth Plan, PruICICI Power, PruICICI Tax Plan, PruICICI Dynamic Plan, PruICICI Technology Fund, PruICICI FMCG Fund, PruICICI Balanced Fund, PruICICI Discovery Fund, PruICICI Emerging S.T.A.R. (Stocks Targeted At Returns) Fund, Prudential ICICI Infrastructure Fund and Prudential ICICI Services Industries Fund.

Scheme Name (From where you wish to transfer amount):	Scheme Name (To where you wish to transfer amount):
Plan <input type="text"/> Option <input type="text"/>	Plan <input type="text"/> Option <input type="text"/>

Frequency <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Amount Rs. (Minimum of Rs.1,000)	No. of installments (Minimum of 6 installments)
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Instructions for Systematic Transfer Plan (STP)

- i) The minimum amount that can be transferred from one scheme to another is Rs.1,000.00 for a minimum of 6 installments.
- ii) STP will be available at weekly, monthly and quarterly rests as per the standing instructions of the Unitholder.
- iii) Units so created in the target schemes will, in addition to any existing exit load for normal purchases, have an exit load equivalent to 1.25% of the applicable NAV, if the units are redeemed before completion of 2 years from the date of each STP transaction.
- iv) The unitholder can avail the STP facility for a maximum period of 10 years.
- v) The request for STP should be received on or before the last business day of the week preceding the week in which the effective transaction date falls.

Name of the Sole/First Applicant	SIGNATURE(S)	Sole/First Applicant
Name of the Second Applicant		Second Applicant
Name of the Third Applicant		Third Applicant

Systematic Withdrawal Plan (SWP) Application Form

(Please read the instructions before filling up the form)

Use this Form if you wish to withdraw your investment systematically.



Date (dd/mm/yyyy)

(Please use separate SWP enrolment form for each Scheme/Plan)

I/We hereby apply to the Trustee of Prudential ICICI Mutual Fund for the Systematic Withdrawal Plan (SWP) under the following scheme and agree to abide by the terms and conditions of the plan. I/We have read and understood the contents of the Offer Document and the instruction.

Application Number	Folio Number (For existing Unitholders)	PAN/GIR No.	
		Option	
Scheme Name: <input style="width: 100%;" type="text"/>		OR	
Frequency: <input type="checkbox"/> Monthly; OR <input type="checkbox"/> Quarterly	Number of Units to be withdrawn <input style="width: 100px;" type="text"/>		
Period of Enrolment from (dd/mm/yyyy) <input style="width: 100px;" type="text"/>		Amount to be withdrawn Rs. <input style="width: 100px;" type="text"/>	To (dd/mm/yyyy) <input style="width: 100px;" type="text"/>

Instructions for Systematic Withdrawal Plan (SWP)

1. New investors who wish to enrol for SWP should fill this enrolment form in addition to the Application Form.
2. Existing investors need to provide the Folio No. and SWP details only.
3. You can opt to withdraw on a Monthly/Quarterly basis. Withdrawal will be effected on the 1st Business Day of the month for monthly and quarterly basis and would be treated as a redemption.
4. SWP will terminate automatically, if all the units are withdrawn from the folio or an expiry of the enrolment period whichever is earlier.
5. The applicant will have the right to discontinue SWP at any time he or she so desires by providing a written request at the office of the Prudential ICICI Mutual Fund Customer Service Centres. Notice of discontinuance should be received 10 days prior to the month that it is required to be effected in.

Name of the Sole/First Applicant	SIGNATURE(S)	Sole/First Applicant
Name of the Second Applicant		Second Applicant
Name of the Third Applicant		Third Applicant

APPLICATION FORMS TO BE SUBMITTED AT THE CENTRES MENTIONED BELOW

Prudential ICICI Mutual Fund Official Points of Acceptance

<ul style="list-style-type: none"> • Ahmedabad: 401, Sears Towers, Nr. Panchawati, Gulbai Tekra, Ahmedabad 380 006. Tel: (079) 26421095/96, 26408960 / 9029 • Bangalore: 15/16, Vayudooth Chambers, Ground Floor, Trinity Circle, M. G. Road, Bangalore 560 001. Tel: (080) 25323789, 25323675/76, 25323680 • Baroda: 203 Dwarakesh Complex, RC Dutt Road, Baroda 390 007. Tel: (0265) 2322283 / 84 • Bhubaneswar: 2nd Floor, Epari Plaza, Plot No. C-653, Unit-3, Janpath, Bhubaneswar, Orissa. Tel: (0674) 2535805, 2535806 • Chandigarh: SCO 137-138 1st Floor, Sector 9-C, Chandigarh 160 017. Tel: (0172) 2745302/3/2746195 • Chennai: No. 22/4, Aashika Chambers, Chamiers Road, Teynampet, Chennai 600018. Tel: (044) 2433 8228/9 • Coimbatore: Old No:58, New No.126, 1st floor, TV Swamy Road (West), R.S. Puram, Coimbatore 641 002. Tel: (0422) 2543380/2543382/2543384 • Durgapur: Mezzanine Floor, Lokenath Mansion, Sahid Khudiram Sarani, City Centre, Durgapur, Dist: Burdwan, West Bengal - 713216. Tel: (0343) 2544682. Fax: (0343) 2544683 • Goa: Shop No. 7, Ground Floor, Kamat Chambers, Opp. Hotel Neptune, Menezes Braganza Road, Panjim 403 001. Tel: (0832) 2424520/11 • Guwahati: Jadavbora Complex, M. Dewan Path, Ullubari, Guwahati 781007. Tel: (0361) 2462153/52 	<ul style="list-style-type: none"> • Hyderabad: L.B. Bhavan, 6-3-550 Somajiguda, (Opp. Medinova), Hyderabad 500082. Tel: (040) 55510099/100 452 001. Tel: (0731) 5043003 / 5043004 • Indore: 213-A City Center, 570 M.G. Road, Indore-452 001. Tel: (0731) 5043003 / 5043004 • Jaipur: 305, 3rd floor, Ganpati Plaza, M.I. Road, Jaipur 302 001. Tel: (0141) 2389326, 2389257, 2389126 • Kanpur: 516-518, Krishna Tower, 15/63 Civil Lines, Opp. U.P. Stock Exchange, Kanpur-208001. Tel: (0512) 2303505/ 2303520 • Kochi: No. 6, 3rd floor, Emgee Square, M.G. Road, Kochi 682 035. Tel: (0484) 2353 199/2371 809 & 3097 458 • Kolkata: 124, Lords, 1st Floor, 7/1 Lord Sinha Road, Kolkata 700 071. Tel: (033) 2282 4077/82 • Lucknow: Office No.6, Ground Floor, Saran Chambers-I, 5 Park Road, Lucknow 226 001. Tel: (0522) 2237923/717/711 • Ludhiana: SCO 147, 4th Floor, Feroze Gandhi Market, Ludhiana 141 001. Tel: (0161) 2413101/2/4 • Mangalore: 1st Floor, S. L. Chambers, Near Bunt's Hostel Road, Karangalpady, Mangalore 575003. Tel: (0824) 2492179, 2491666 • Mumbai-Corporate Office: Peninsula Tower, 5th Floor, 503, Peninsula Corporate Park, Ganpatrao Kadam Marg, Off. Senapati Bapat Marg, Lower Parel, Mumbai-400 013. Telephone No.: 022-24999777 Fax No.: 022-2499 7029 • Mumbai - Branch Office (Fort): Yeshwant Chambers, Shop No. 6, Ground Floor, 14/18, Burjoji Bharuch Marg, Kalaghoda, Fort, Mumbai-400 023. Tel: (022) 22649260/22613952/22614987 	<ul style="list-style-type: none"> • Mumbai - Branch Office (Bandra): 101, Deccan House, Off Turner Road, Behind Copper Chimney, Near Bandra Station, Bandra (W), Mumbai-400 050. Tel: (022) 26404065/66 • New Delhi: 206, Ashoka Estate, 2nd floor, 24, Barakhamba Road, New Delhi 110 001. Tel: (011) 23752515/16/17/18 • Patna: 306, Ashiana Harnivas, Dak Bungalow Road, Patna 800 001. Tel: (0612) 2230 483, 2213632, 2204164 • Pune: 1184/4, 3& 4 Ground Floor, Gokul Nagar, Dyaneshwar Paduka Chowk, Fergusson college Road, Pune 411005. Tel:(020) 56028844, 56023909 • Rajkot: 103, Star Plaza, Phul Chaab Chowk, Rajkot 360 001. Tel: (0281) 2294299 • Ranchi: 107-108, First Floor, Shrilok Complex, 4-H.B. Road, Ranchi 834 001. Tel: (0651) 2201455/2201456/ 2201457 • Surat: 419, Lalbhai Contractor Complex, Nanpura, Surat 395001, Gujarat. Tel. (0261) 2460362/2475467, 9824272250 • Vijayawada: 40-1-52/5, Ground Floor, Sai Nag Complex, Near Benz Circle, M.G.Road, Vijayawada 520010. Tel: (0866) 5518882, 5516662, 9848050868 • Visakhapatnam: G-8, Rams Plaza, Diamond Park Lane, Dwarkanagar, Visakhapatnam 530 016. Tel: (0891) 5566 333, 5566 318, 2762 660, 9848194249
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Other Cities: Additional official transaction acceptance points

<ul style="list-style-type: none"> • Agra: CAMS Transaction Point, F-39/203, Sky Tower, Sanjay Place, Agra 282 002. Tel: 0562-252 1812 • Ajmer: Shop no. S-5, 2nd Floor, Swami Complex, Ajmer, Rajasthan 305 001. Te: 0145-3092040 • Allahabad: CAMS Transaction Point, 1st Floor, Chandra Shekhar Azad Complex (Near Indira Bhawan), 5, S.P. Marg, Civil Lines, Allahabad 211 001. Tel: 0532-260 1602 • Amaravati: Cams Transaction Point, 81, Gulsham Tower, Near Panchsheel, Amaravati 444 601 • Amritsar: CAMS Transaction Point, 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar 143 001. Tel: 0183-221 1194 • Aurangabad: CAMS Transaction Point, Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431 001. Tel: 0240-2363 664 • Belgaum: CAMS Transaction Point, No. 21, Ground Floor, Arvind Complex, 1552 Maruti Galli, Belgaum 590 002. Tel: 0831-2425 305 • Bhilai: CAMS Transaction Point, 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai 490 020. Tel: 0788-505 0568 • Bhopal: CAMS Transaction Point, C-12, 1st Floor, Above Life Line Hospital, Zone-I, M.P.Nagar, Bhopal 462011 (M.P.). Tel: 0755-528 5266 • Calicut: Cams Transaction Point, 17/28 H 1st Floor, Manama Towers, Marvoor Road, Calicut 673 001. Tel: 0495-272 3173 • Dehradun: CAMS Transaction Point, 81, Chakrata Road, Dehradun 248 001. Tel: 0135-271 3233 • Guntur: CAMS Transaction Point, Shyamsunder Golden Towers, Ground Floor, 3rd Lane, Brodipet, Adjacent to Over-bridge, Guntur 522 002. Tel: 0863-5580 838 	<ul style="list-style-type: none"> • Hubli: CAMS Transaction Point, No. 208, 'A' Block, 1st Floor, Kundagol Complex, Opp. Court, Club Road, Hubli 580 029. • Jabalpur: 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur 482001. Tel: 0761-5017146, 2402064 • Jalandhar: CAMS Transaction Point, 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144 001. Tel: 0181-2456336 • Jamnagar: CAMS Transaction Point, 207/209, K.P. Shah House I, K.V. Road, Jamnagar 361 001. Tel: 0288-255 8467/ 3111909 • Jamshedpur: CAMS Transaction Point, Panch Bhawan, 'R' Road, Bistupur, Gr. Floor, (Near Rajasthan Bhawan), Jamshedpur 831 001. Tel: 0657-310 5930 • Jodhpur: Cams Transaction Point, 1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003. Tel: 0291-309 2892 / 262 8039 • Madurai: CAMS Transaction Point, 86/71A, Tamilsangam Road, Madurai 625 001. • Manipal: CAMS Transaction Point, Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, Manipal 576 104. Tel: 0820-257 3333, 529 2033 • Meerut: CAMS Transaction Point, 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250 002. Tel: 0121-2400 700 • Mysore: CAMS Transaction Point, No.3, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore 570 009. Tel: 0821-309 1244 / 234 2182 • Nagpur: CAMS Investor Service Centre, 145 Lendra Park, Behind Shabari, New Ramdaspath, Nagpur 440 010. Tel: (0712) 253 2447, 253 7321 • Nasik: CAMS Investor Service Centre, "Varsha Bungalow", 1st Floor, Near Rungtha High School, 493, Ashok Stambh, Nasik 422 001. 	<ul style="list-style-type: none"> • Patiala: CAMS Transaction Point, 35, New Lalbagh Colony, Patiala 147 001. • Pondicherry: CAMS Transaction Point, 25, First Floor, Jawaharlal Nehru Street, Pondicherry 605 001. Tel: 0413-222 0575 / 233 5722 • Raipur: CAMS Transaction Point, C-23, Sector 1, Devendra Nagar, Raipur 492004. Tel: 0771-309 0830 • Rajahmundry: CAMS Transaction Point, D.No 7-27-4 Krishna Complex, Baruvari Street, T Nagar, Rajahmundry 533 101. Tel: 0883-5565531 • Rourkela: Cams Transaction Point, 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela 769 001. • Salem: CAMS Transaction Point, 28, I Floor, Advytha Ashram Road, Salem 636 004. Tel: 0427-244 6338 • Siliguri: CAMS Transaction Point, No 8, Swamiji Sarani, Ground Floor, Hakimpura, Siliguri 734 401. Tel: 0353-221 6065 • Thiruvananthapuram: CAMS Transaction Point, 15/ 2012, Sheelatha Building, Womens' College Lane, Vazuthacadu, Trivandrum 695014. Tel: 0471-3950 414 • Trichur: CAMS Transaction Point, VIII/350/15, O K John Memorial Building, Ekkanda Warriier Road, Trichur 686 001. Tel: 0487-242 0646 • Trichy: CAMS Transaction Point, No 8, I Floor, 8th Cross West Extn., Thillainagar, Trichy 620 018. Tel: 0431-274 1717 • Udaipur: CAMS Transaction Point, 32, Ahinsapuri, Fatehpura Circle, Udaipur 313 004. Tel: 0294-3091722 • Valsad: C/o. CAD House, Sudhivinayak Complex, F-1, First Floor, Avenue Building, Near R.J.J. School, Tithal Road, Valsad 396 001. • Varanasi: CAMS Transaction Point, C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi 221 002. Tel: 0542-220 8546/ 311 3810.
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