

ICICI Prudential Banking & PSU Debt Fund

(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal bonds. A relatively high interest rate risk and moderate credit risk.)



Category
Banking & PSU Fund

Style Box			
Credit Quality	High	Medium	Low
Duration			
Low			
Short			
Medium			
Medium to Long			
Long			

Returns of ICICI Prudential Banking & PSU Debt Fund - Growth Option as on November 30, 2024

Particulars	1 Year		3 Years		5 Years		Since inception	
	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000
Scheme	7.91	10790.56	6.24	11990.94	6.56	13741.46	7.92	31166.60
Nifty Banking & PSU Debt Index A-II (Benchmark)	7.81	10780.70	5.56	11761.41	6.06	13427.10	7.42	29083.58
CRISIL 10 Year Gilt Index (Additional Benchmark)	10.39	11039.17	5.56	11761.87	5.48	13058.78	6.30	24879.97
NAV (Rs.) Per Unit (as on November 29,2024 : 31.1666)	28.8832		25.9918		22.6807		10.00	

Potential Risk Class (PRC)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

- Notes:
- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Banking & PSU Debt Fund.
 - The scheme is currently managed Manish Banthia and Rohit Lakhotia. Mr. Manish Banthia has been managing this fund since September 2024. Total Schemes managed by the Fund Manager is 24 (24 are jointly managed).
 - Mr. Rohit Lakhotia has been managing this fund since June 2023. Total Schemes managed by the Fund Manager is 17 (17 are jointly managed). Refer annexure from page no. 109 for performance of other schemes currently managed by Manish Banthia and Rohit Lakhotia.
 - Date of inception: 01-Jan-10.
 - Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
 - Load is not considered for computation of returns.
 - In case, the start/end date of the concerned period is a nonbusiness date (NBD), the NAV of the previous date is considered for computation of returns. The NAV per unit shown in the table is as on the start date of the said period.
 - The benchmark of the scheme has been revised from CRISIL Short Term Bond Fund Index to CRISIL Banking and PSU Debt Index w.e.f. May 28, 2018.
 - Mr. Rahul Goswami has ceased to be a fund manager of this scheme with effect from June 12, 2023.
 - Ms. Chandni Gupta has ceased to be the Fund Manager of the Scheme w.e.f. January 22, 2024.
 - The benchmark of the Scheme has been changed from CRISIL Banking and PSU Debt Index To Nifty Banking & PSU Debt Index A-II with effect from March 12, 2024.
 - With effect from September 13, 2024, Rohan Maru has ceased to be the fund manager and Manish Banthia has been appointed as the fund manager under the scheme.

Scheme Details

Fund Managers :**
Manish Banthia
(Managing this fund since Sept, 2024 & Overall 21 years of experience) (w.e.f. Sept 13, 2024)

Rohit Lakhotia
(Managing this fund since June, 2023 & Overall 14 years of experience) (w.e.f. June 12, 2023)

Inception/Allotment date: 01-Jan-10

Monthly AAUM as on 30-Nov-24 : Rs. 9,091.40 crores
Closing AAUM as on 30-Nov-24 : Rs. 9,126.63 crores

Application Amount for fresh Subscription* :
Rs. 500 (plus in multiples of Re.1) (w.e.f. Nov. 14, 2020)

Min.Addl.Investment* :
Rs.100 (plus in multiples of Re.1) (w.e.f. Nov. 14, 2020)

NAV (As on 29-Nov-24):
Growth Option : 31.1666
Direct Plan Growth Option : 32.4220

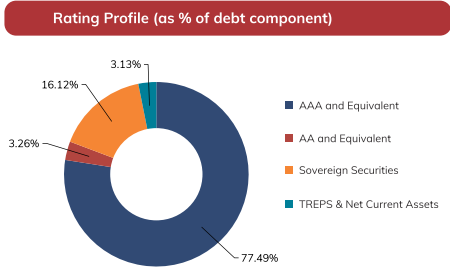
Exit load for Redemption / Switch out :- Lumpsum & SIP / STP / SWP Option Nil

Total Expense Ratio @@ :
Other : 0.74% p. a.
Direct : 0.39% p. a.

Indicative Investment Horizon: 9 months and above

Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
Government Securities		15.63%	Citicorp Finance (India) Ltd.	ICRA AAA	0.71%
Long Term*		15.63%	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.55%
• 07.10% GOI 2034	SOV	7.71%	Canara Bank (Tier II Bond under Basel III)	FITCH AAA	0.55%
• 07.93 % GOI Floater 2033	SOV	6.63%	ICICI Bank Ltd. (Tier II Bond under Basel III)	ICRA AAA	0.22%
• 7.53% GOI Floater 2034	SOV	1.29%	Pass Through Certificates		3.20%
Certificate of Deposit (CDs)		1.81%	India Universal Trust AL1	FITCH AAA(SO)	2.10%
Small Industries Development Bank Of India.	CRISIL A1+	1.28%	India Universal Trust AL2	CRISIL AAA(SO)	1.10%
Axis Bank Ltd.	CRISIL A1+	0.52%	Units of an Alternative Investment Fund (AIF)		0.26%
Commercial Papers (CPs)		1.02%	Corporate Debt Market Development Fund (Class A2)		0.26%
Export-Import Bank Of India	CRISIL A1+	1.02%	Debt less than 0.5% of corpus		1.33%
Corporate Securities		73.64%	TREPS & Net Current Assets		3.12%
• Rural Electrification Corporation Ltd.	CRISIL AAA	10.28%	Total Net Assets		100.00%
• NABARD	CRISIL AAA	9.10%			
• Power Finance Corporation Ltd.	CRISIL AAA	8.53%			
• HDFC Bank Ltd.	CRISIL AAA	8.34%			
• Small Industries Development Bank Of India.	CRISIL AAA	7.92%			
• DME Development Ltd.	CRISIL AAA	4.71%			
• State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	4.31%			
• Mahanagar Telephone Nigam Ltd.	CARE AA+(CE)	3.25%			
Housing and Urban Development Corporation Ltd.	ICRA AAA	3.02%			
Bharat Petroleum Corporation Ltd.	CRISIL AAA	2.19%			
HDB Financial Services Ltd.	CRISIL AAA	2.13%			
Indian Bank (Tier II Bond under Basel III)	CRISIL AAA	1.99%			
Axis Bank Ltd.	CRISIL AAA	1.55%			
HDFC Bank Ltd.(Tier II Bond under Basel III)	CRISIL AAA	1.25%			
LIC Housing Finance Ltd.	CRISIL AAA	1.11%			
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.10%			
Bank Of Baroda (Tier II Bond under Basel III)	FITCH AAA	0.82%			



Quantitative Indicators

Average Maturity : 4.44 Years	Modified Duration : 2.82 Years
Macaulay Duration : 2.97 Years	Annualised Portfolio YTM*: 7.58%

*in case of semi annual YTM, it will be annualised

For Schemes which have discontinued fresh subscriptions with effect from October 01, 2012, the Dividend declared will be compulsorily paid out under the "IDCW Payout" option. ICICI Prudential Dynamic Bond Funds has been merged into ICICI Prudential Banking & PSU Debt Fund after the close of business hours on May 25, 2018. The performance disclosed above is of ICICI Prudential Banking & PSU Debt Fund. Performance of the merging schemes shall be made available to investors on request. With effect from May 28, 2018, the benchmark of ICICI Prudential Banking & PSU Debt Fund has been changed from CRISIL Short Term Bond Fund Index to CRISIL Banking and PSU Debt Index @@ Total Expense Ratio is as on the last day of the month. For computing Portfolio yield of the scheme, yield for Government Securities Floaters is considered as per values provided in CCL/INDOS-OM platform. Refer page no 101 to 108 for details on option, entry load, SWP, STP/Flex STP & minimum redemption amount/pertaining to the scheme. For IDCW History : Refer page no. from 126 to 131, For SIP Returns : Refer page no. from 120 to 125, For Investment Objective : Refer page no. from 132 to 134. *Applicable for switch-ins as well

Riskometer

This product is suitable for investors who are seeking*:

- Short term savings
- An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds

Scheme	Benchmark
The risk of the scheme is moderate	The risk of the Benchmark is low to moderate

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

ICICI Prudential Mutual Fund Corporate Office

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Statutory Details & Risk Factors

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

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