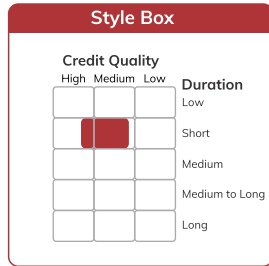


ICICI Prudential Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.)



Category
Credit Risk Fund



Returns of ICICI Prudential Credit Risk 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	8.76	10875.92	6.78	12176.46	7.32	14241.79	8.21	30178.50
CRISIL Credit Risk Debt B-II Index (Benchmark)	8.23	10822.67	7.02	12258.50	7.61	14433.26	8.77	32434.92
CRISIL 10 Year Gilt Index (Additional Benchmark)	10.39	11039.17	5.56	11761.87	5.48	13058.78	6.68	24717.48
NAV (Rs.) Per Unit (as on November 29,2024 : 30.1785)	27.7480		24.7843		21.1901		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)			C-III

- Notes:
- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Credit Risk Fund.
 - The scheme is currently managed by Manish Banthia and Akhil Kakkar. Mr. Manish Banthia has been managing this fund since Nov 2016. Total Schemes managed by the Fund Manager is 25 (25 are jointly managed).
 - Mr. Akhil Kakkar has been managing this fund since Jan 2024. Total Schemes managed by the Fund Manager is 6 (6 are jointly managed). Refer annexure from page no. 109 for performance of other schemes currently managed by Manish Banthia and Akhil Kakkar.
 - Date of inception: 03-Dec-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.
 - Investors please note that the name of the benchmark of the Scheme has changed to CRISIL Credit Risk Debt C-II Index with effect from April 3, 2023.
 - Mr. Ritesh Lunawat 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 Credit Risk Debt C-II Index To CRISIL Credit Risk Debt B-II Index with effect from March 12, 2024.

Scheme Details

Fund Managers :**
Manish Banthia
(Managing this fund since Nov, 2016 & Overall 21 years of experience)

Akhil Kakkar
(Managing this fund since Jan, 2024 & Overall 18 years of experience) (w.e.f. 22 Jan, 2024)

Indicative Investment Horizon: 1 year and above

Inception/Allotment date: 03-Dec-10

Monthly AAUM as on 30-Nov-24 : Rs. 6,427.54 crores
Closing AUM as on 30-Nov-24 : Rs. 6,418.69 crores

Application Amount for fresh Subscription :**
Rs. 100 (plus in multiple of Re.1)

Min.Add.Investment :
Rs. 100/- (plus in multiple of Re. 1)

Exit load for Redemption / Switch out :- Lumpsum / SIP / STP / SWP
10% of units within 1 Year from allotment - Nil.
More than 10% of units, within 1 Year - 1% of applicable NAV
More than 1 Year - Nil (w.e.f. 05-Oct-16)

Total Expense Ratio @@ :
Other : 1.41% p. a.
Direct : 0.76% p. a.

NAV (As on 29-Nov-24): Growth Option : 30.1785 | Direct Plan Growth Option : 33.1353

Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
Government Securities		10.10%			
Short Term®		2.38%			
07.17% GOI 2030	SOV	2.38%	Creamline Dairy Products Ltd	FITCH AA-	1.54%
Long Term®		7.72%	State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	1.53%
07.10% GOI 2034	SOV	5.36%	Motilal Oswal Home Finance Ltd.	FITCH AA	1.47%
07.18% GOI 2033	SOV	1.46%	Kogta Financial (India) Ltd.	ICRA A+	1.39%
06.79% GOI 2034	SOV	0.90%	Aadharshila Infotech Pvt Ltd	CARE AA+	1.35%
Certificate of Deposit (CDs)		8.57%	Ashiana Housing Ltd.	CARE A	1.32%
HDFC Bank Ltd.	CRISIL A1+	3.98%	Sheela Foam Ltd.	FITCH AA	1.25%
Punjab National Bank	CRISIL A1+	2.30%	Tata Projects Ltd.	FITCH AA	1.17%
Canara Bank	CRISIL A1+	0.77%	Aditya Birla Housing Finance Ltd.	ICRA AAA	1.17%
Axis Bank Ltd.	CRISIL A1+	0.77%	Samvardhana Motherson International Ltd.	FITCH AAA	1.09%
Bank Of India	CRISIL A1+	0.77%	Bahadur Chand Investments Pvt. Ltd.	ICRA AA	1.09%
Corporate Securities		68.18%	Ess Kay Fincorp Ltd	ICRA AA-	1.00%
Varroc Engineering Ltd.	FITCH AA-	3.87%	Tyger Capital Private Ltd.	CRISIL A+	0.86%
DME Development Ltd.	CRISIL AAA	3.44%	Narayana Hrudayalaya Ltd.	ICRA AA	0.78%
TVS Credit Services Ltd. (NHAI Subsidiary)	CRISIL AA	3.36%	G R Infraprojects Ltd.	CRISIL AA	0.78%
Millennia Realtors Pvt Ltd	ICRA A+	3.28%	Oberoi Realty Ltd.	CARE AA+	0.78%
Avanse Financial Services Ltd	CRISIL AA-	2.88%	Hajjar Power Ltd.	FITCH AA(CE)	0.77%
Aadhar Housing Finance Ltd.	ICRA AA	2.73%	Hampi Expressways Private Ltd. (Guaranteed by Tata Realty and Infrastructure Limited)	CARE AA+(CE)	0.77%
Macrotech Developers Ltd.	ICRA AA-	2.42%	Aptus Value Housing Finance India Ltd.	CARE AA-	0.77%
IIFL Home Finance Ltd.	CRISIL AA	2.41%	Astec LifeSciences Ltd. (Godrej Group Entity)	FITCH AA-	0.76%
Nirma Ltd.	CRISIL AA	2.36%	Land Kart Builders Pvt Ltd.	CARE AA	0.65%
JM Financial Asset Reconstruction Company Ltd.	ICRA AA-	2.34%	Mahanagar Telephone Nigam Ltd.	CARE AA+(CE)	0.61%
DLF Home Developers Ltd.	ICRA AA	2.34%	Units of an Alternative Investment Fund (AIF)		0.32%
Indostar Capital Finance Ltd.	CRISIL AA-	2.33%	Corporate Debt Market Development Fund (Class A2)		0.32%
Yes Bank Ltd.	ICRA A	2.32%			
Prism Johnson Ltd.	FITCH A+	2.17%			
Eris Lifesciences Ltd.	FITCH AA-	2.04%			
Godrej Industries Ltd.	CRISIL AA+	1.87%			
JM Financial Home Loans	ICRA AA	1.56%			
Kalpataru Projects International Ltd	FITCH AA	1.54%			

Quantitative Indicators

Average Maturity : 2.36 Years	Modified Duration : 1.84 Years
Macaulay Duration : 1.93 Years	Annualised Portfolio YTM*: 8.52%

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

***Maximum Investment Amount:
With effect from December 19, 2019, maximum Investment Amount per investor including existing investment amount (based on Permanent Account Number of first holder) at the time of investment:
1) The Maximum Investment Amount across all folios shall not exceed Rs. 50 crore except to the extent detailed in point no.2 below.
2) The AMC Mutual Fund may at its discretion accept an amount greater than Rs. 50 crore, subject to the below limits: o) The aggregate AUM of all the investors with more than Rs. 50 crore does not exceed 12% of the Scheme's AUM, which is declared on the last day of preceding calendar quarter. b) Maximum investment amount per investor across all folios does not exceed 5% of the Scheme's AUM, which is declared on the last day of preceding calendar quarter.
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.
@@ Total Expense Ratio is as on the last day of the month.
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.

Riskometer

This product labelling is applicable only to the scheme

This Product is suitable for investors who are seeking*:

- Medium term savings
- A debt scheme that aims to generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity.

Scheme	Benchmark (CRISIL Credit Risk Debt B-II Index)
The risk of the scheme is high	The risk of the Benchmark is moderately high

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

ICICI Prudential Credit Risk Fund

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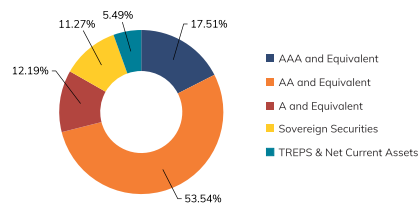


Category
Credit Risk Fund

Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV
Units of Infrastructure		
Investment Trusts (InvITs)		1.42%
Bharat Highways Invit		0.89%
Altius Telecom Infrastructure Trust		0.52%
Units of Real Estate Investment Trust (REITs)		
• EMBASSY OFFICE PARKS REIT		4.33%
MINDSPACE BUSINESS PARKS REIT		0.90%
Debt less than 0.5% of corpus		1.07%
TREPS & Net Current Assets		5.11%
Total Net Assets		100.00%

Rating Profile (as % of debt component)



• Top Ten Holdings
@Short Term < 8 Years, Long Term > 8 Years.

ICICI Prudential Mutual Fund Corporate Office

ONE BKC, A - Wing, 13th Floor, Bandra-Kurla Complex, Mumbai 400 051, India.

Tel: 022 - 26525000 Fax: 022 - 26528100, website: www.icicipruamc.com, email id: enquiry@icicipruamc.com

Statutory Details & Risk Factors

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

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