

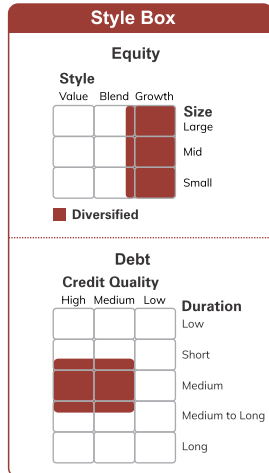
# ICICI Prudential Regular Savings Fund

(An open ended hybrid scheme investing predominantly in debt instruments)



**Category**  
Conservative Hybrid Fund

## Returns of ICICI Prudential Regular Savings 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
<b>Scheme</b>	<b>13.11</b>	<b>11310.51</b>	<b>9.35</b>	<b>13073.82</b>	<b>9.76</b>	<b>15939.17</b>	<b>10.01</b>	<b>71963.90</b>
Nifty 50 Hybrid Composite Debt 15:85 - Index (Benchmark)	10.98	11097.79	7.25	12335.27	8.53	15066.74	8.47	53689.99
CRISIL 10 year Gilt index (Additional Benchmark)	10.39	11039.17	5.56	11761.87	5.48	13058.78	5.72	31625.38
<b>NAV (Rs.) Per Unit (as on November 29, 2024 : 71.9639)</b>	<b>63.6257</b>		<b>55.0443</b>		<b>45.1491</b>		<b>10.00</b>	

**Notes:**

- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Regular Savings Fund.
- The scheme is currently managed by Roshan Chutkey, Manish Banthia and Akhil Kakkar. Mr. Roshan Chutkey has been managing this fund since May 2022. Total Schemes managed by the Fund Manager is 5 (2 are jointly managed).  
Mr. Manish Banthia has been managing this fund since Sep 2013. Total Schemes managed by the Fund Manager (Debt) is 25 (25 are jointly managed).  
Mr. Akhil Kakkar has been managing this fund since January 2024. Total Schemes managed by the Fund Manager (Debt) is 6 (6 are jointly managed). Refer annexure from page no. 109 for performance of other schemes currently managed by Roshan Chutkey, Manish Banthia and Akhil Kakkar.
- Date of inception: 30-Mar-04.
- 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 performance of the scheme is benchmarked to the Total Return variant of the Index. The benchmark of the scheme has been revised from CRISIL Hybrid 85+15 - Conservative Index to Nifty 50 Hybrid Composite Debt 15:85 Index w.e.f. May 28, 2018.
- Mr. Ritesh Lunawat has ceased to be the Fund Manager of the Scheme w.e.f. January 22, 2024.

### Scheme Details

**Fund Managers\*\* :**  
**Equity :** Roshan Chutkey  
 (Managing this fund since May, 2022 & Overall 18 years of experience) (w.e.f. May 2, 2022)  
**Debt :** Manish Banthia (Managing this fund since Sep, 2013 & Overall 21 years of experience)  
 Akhil Kakkar (Managing this fund since Jan, 2024 & Overall 18 years of experience) (w.e.f. January 22, 2024)

**Inception/Allotment date:** 30-Mar-04

**Monthly AAUM as on 30-Nov-24 :** Rs. 3,209.00 crores  
**Closing AUM as on 30-Nov-24 :** Rs. 3,201.03 crores

**Application Amount for fresh Subscription\*\*\* :**  
 Rs.5,000 (plus in multiples of Re.1)

**Min.Addl.Investment :**  
 Rs.500/- & in multiples thereof

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

- NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 30% of the units (the limit) purchased or switched within 1 year from the date of allotment.
- 1% of the applicable NAV - If units purchased or switched in from another scheme of the Fund are redeemed or switched out in excess of the limit within 1 year from the date of allotment.
- NIL - If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment. (w.e.f. July 3, 2024)

**Total Expense Ratio @@ :**  
**Other :** 1.66% p. a.  
**Direct :** 0.93% p. a.

NAV (As on 29-Nov-24): Growth Option : 71.9639 | IDCW Option : 13.6897 | Direct Plan Growth Option : 78.8176 | Direct Plan IDCW Option : 16.2173

### Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
<b>Equity Shares</b>		<b>22.23%</b>	Union Bank Of India	ICRA A1+	1.53%
<b>Automobiles</b>		<b>1.01%</b>	Bank Of India	CRISIL A1+	0.77%
Maruti Suzuki India Ltd.		1.01%	Kotak Mahindra Bank Ltd.	CRISIL A1+	0.77%
<b>Banks</b>		<b>3.36%</b>	<b>Commercial Papers (CPs)</b>		<b>2.18%</b>
ICICI Bank Ltd.		1.99%	JM Financial Services Ltd.	CRISIL A1+	2.18%
HDFC Bank Ltd.		0.70%	<b>Government Securities</b>		<b>20.56%</b>
Axis Bank Ltd.		0.67%	<b>Short Term®</b>		<b>3.65%</b>
<b>Chemicals &amp; Petrochemicals</b>		<b>0.62%</b>	• 07.38% GOI 2027	SOV	3.65%
Chemplast Sanmar Ltd		0.62%	<b>Long Term®</b>		<b>16.91%</b>
<b>Diversified Fmcg</b>		<b>0.71%</b>	• 07.18% GOI 2033	SOV	8.25%
Hindustan Unilever Ltd.		0.71%	• 7.53% GOI Floater 2034	SOV	6.02%
<b>Entertainment</b>		<b>0.59%</b>	• 07.26% GOI 2033	SOV	1.75%
PVR Ltd.		0.59%	• 07.10% GOI 2034	SOV	0.89%
<b>Healthcare Services</b>		<b>0.58%</b>	<b>Corporate Securities</b>		<b>35.91%</b>
Syngene International Ltd.		0.58%	• Eris Lifesciences Ltd.	FITCH AA-	3.14%
<b>Insurance</b>		<b>1.65%</b>	• State Bank of India		
SBI Life Insurance Company Ltd.		1.05%	( Tier II Bond under Basel III )	CRISIL AAA	3.06%
ICICI Lombard General Insurance Company Ltd.		0.60%	• L&T Metro Rail (Hyderabad) Ltd.	CRISIL AAA(CE)	2.62%
<b>It - Services</b>		<b>0.72%</b>	• 360 One Prime Ltd.	ICRA AA	2.35%
Affle India Ltd.		0.72%	• Yes Bank Ltd.	ICRA A	2.30%
<b>Pharmaceuticals &amp; Biotechnology</b>		<b>2.71%</b>	• DME Development Ltd.	CRISIL AAA	1.97%
Sun Pharmaceutical Industries Ltd.		1.41%	• Godrej Industries Ltd.	CRISIL AA+	1.95%
Gland Pharma Ltd.		0.71%	• Prism Johnson Ltd.	FITCH A+	1.86%
Aurobindo Pharma Ltd.		0.60%	• Bharti Telecom Ltd.	CRISIL AA+	1.57%
<b>Power</b>		<b>0.64%</b>	• Godrej Properties Ltd.	ICRA AA+	1.57%
NTPC Ltd.		0.64%	• Narayana Hrudayalaya Ltd.	ICRA AA	1.57%
<b>Equity less than 1% of corpus</b>		<b>9.64%</b>	• IIFL Home Finance Ltd.	CRISIL AA	1.55%
<b>Debt Holdings</b>		<b>74.64%</b>	• Avanse Financial Services Ltd.		
<b>Certificate of Deposit (CDs)</b>		<b>9.96%</b>	Ltd	CRISIL AA-	1.25%
• HDFC Bank Ltd.	CRISIL A1+	4.60%	• Ashiana Housing Ltd.	CARE A	1.25%
• Indian Bank	CRISIL A1+	2.30%	• JM Financial Products Ltd.	CRISIL AA	1.09%

### Quantitative Indicators - Debt Component

Average Maturity : 3.50 Years	Modified Duration : 2.14 Years
Macaulay Duration : 2.24 Years	Annualised Portfolio YTM*: 7.89%

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

### Quantitative Indicators - Equity Component

Average Dividend Yield : 0.75	
Annual Portfolio Turnover Ratio : Equity - 0.26 times	Std Dev (Annualised) : 3.15%
Sharpe Ratio : 0.72	Portfolio Beta : 0.83
Net Equity Level <sup>@@</sup> : 22.2%	

\*\*\*Maximum Investment Amount:  
With effect from July 13, 2020, Maximum investment amount per investor (based on Permanent Account Number of first holder) applicable at the time of investment:

- The Maximum investment amount across all folios shall not exceed ₹50 Crore except to the extent detailed in point no.2 below.
- The AMC/Mutual Fund may accept an amount greater than ₹50 Crore ("excess amount"/ "said amount") such that it does not exceed 5% of the Scheme's AUM, which is declared on the last day of the preceding calendar quarter, provided the aggregate of all holdings in excess of ₹50 Crore, including the excess amount, does not exceed 15% of the Scheme's AUM, which is declared on the last day of the preceding calendar quarter.

Investors may please note that the Maximum investment amount per investor referred above is including the existing investment amount in the respective schemes.  
The figures are not netted for derivative transactions.

Risk-free rate based on the last Overnight MIBOR cut-off of 6.76%

\*\*In addition to the fund manager managing this fund, overseas investment is managed by Ms. Sharmila D'mello.

@@ Total Expense Ratio is as on the last day of the month.

\*\*\*The net equity level includes Foreign equity, Units of equity mutual fund and Futures and Options (National Exposure)

ICICI Prudential Monthly Income Plan has been merged into ICICI Prudential Regular Savings Fund after the close of business hours on May 25, 2018. The performance disclosed above is of ICICI Prudential Regular Savings Fund. Performance of the merging schemes shall be made available to investors on request.

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.

# ICICI Prudential Regular Savings Fund

(An open ended hybrid scheme investing predominantly in debt instruments)

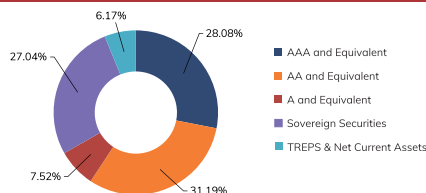


**Category**  
Conservative Hybrid Fund

## Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV
Torrent Power Ltd.	CRISIL AA+	0.93%
JM Financial Credit Solution Ltd.	ICRA AA	0.79%
Aadhar Housing Finance Ltd.	ICRA AA	0.78%
Indostar Capital Finance Ltd.	CRISIL AA-	0.78%
Oberoi Realty Ltd.	CARE AA+	0.78%
Shriram Finance Ltd.	CRISIL AA+	0.78%
Mankind Pharma Ltd	CRISIL AA+	0.72%
Aavas Financiers Ltd.	CARE AA	0.63%
Sheela Foam Ltd.	FITCH AA	0.63%
<b>Pass Through Certificates</b>		<b>1.57%</b>
India Universal Trust AL2	CRISIL AAA(SO)	1.57%
<b>Units of an Alternative Investment Fund (AIF)</b>		<b>0.27%</b>
Corporate Debt Market Development Fund (Class A2)		0.27%
<b>Debt less than 0.5% of corpus</b>		<b>1.17%</b>
<b>Cash, Call, TREPS &amp; Term Deposits</b>		<b>3.03%</b>
<b>Units of Real Estate Investment Trust (REITs)</b>		<b>1.47%</b>
MINDSPACE BUSINESS PARKS REIT		0.90%
EMBASSY OFFICE PARKS REIT		0.57%
<b>Net Current Assets</b>		<b>1.67%</b>
<b>Total Net Assets</b>		<b>100.00%</b>

## Rating Profile (as % of debt component)



• Top Ten Holdings Securities and the corresponding derivative exposure with less than 1% to NAV, have been clubbed together with a consolidated limit of 10%.  
@Short Term < 8 Years, Long Term > 8 Years.

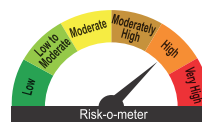
## Riskometer

This product labelling is applicable only to the scheme

This Product is suitable for investors who are seeking\*:

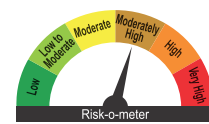
- Medium to long term regular income solution
- A hybrid fund that aims to generate regular income through investments primarily in debt and money market instruments and long term capital appreciation by investing a portion in equity.

### Scheme



### Benchmark

(Nifty 50 Hybrid Composite Debt 15:85 - Index)



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

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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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