

# ICICI Prudential Retirement Fund - Hybrid Aggressive Plan

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age, (whichever is earlier)

**Category**  
Solution oriented scheme

### Style Box

**Equity**

Style: Value Blend Growth

Size: Large, Mid, Small

■ Diversified

**Debt**

Credit Quality: High Medium Low

Duration: Low, Short, Medium, Medium to Long, Long

## Returns of ICICI Prudential Retirement Fund - Hybrid Aggressive Plan - 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>31.08</b>	<b>13108.25</b>	<b>17.94</b>	<b>16405.10</b>	<b>18.23</b>	<b>23119.09</b>	<b>16.80</b>	<b>24460.00</b>
CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)	20.39	12038.84	12.69	14311.84	14.91	20051.39	15.01	22373.48
Nifty 50 TRI (Additional Benchmark)	21.27	12127.22	13.76	14723.42	16.21	21207.62	16.36	23929.66
<b>NAV (Rs.) Per Unit (as on November 29, 2024 : 24.46)</b>	<b>18.66</b>		<b>14.91</b>		<b>10.58</b>		<b>10.00</b>	

- Notes:
- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Retirement Fund - Hybrid Aggressive Plan.
  - The scheme is currently managed by Lalit Kumar, Darshil Dedhia & Rohit Lakhota. Mr. Lalit Kumar has been managing this fund since May 2022. Total Schemes managed by the Fund Manager is 8 (6 are jointly managed). Mr. Darshil Dedhia has been managing this fund since Jan 2024. Total Schemes managed by the Fund Manager is 18 (18 are jointly managed). Mr. Rohit Lakhota 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 Lalit Kumar, Darshil Dedhia & Rohit Lakhota.
  - Date of inception: 27-Feb-19.
  - 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.
  - NAV is adjusted to the extent of IDCW declared for computation of returns.
  - The performance of the scheme is benchmarked to the Total Return variant of the Index.
  - Ms. Chandni Gupta has ceased to be the Fund Manager of the Scheme w.e.f. January 22, 2024.

### Scheme Details

**Fund Managers\*\* :**  
**Equity :** Mr. Lalit Kumar (Managing this fund since May, 2022 & Overall 14 years of experience) (w.e.f. May 4, 2022)  
**Debt :** Darshil Dedhia (Managing this fund since Jan, 2024 & Overall 12 years of experience) (w.e.f. 22 Jan 2024)  
 Rohit Lakhota (Managing this fund since June, 2023 & Overall 14 years of experience)

**Inception/Allotment date:** 27-Feb-2019

**Monthly AUM as on 30-Nov-24 :** Rs. 698.89 crores  
**Closing AUM as on 30-Nov-24 :** Rs. 720.39 crores

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

**Min.Addl.Investment :** Rs.1,000 (plus in multiple of Rs.1)

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

**Total Expense Ratio @@ :**  
 Other : 2.30% p. a.  
 Direct : 0.86% p. a.

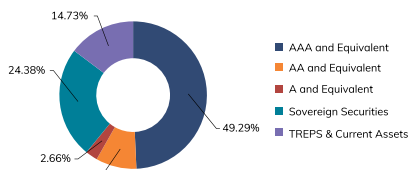
**Indicative Investment Horizon:** 5 years and above

NAV (As on 29-Nov-24): Growth Option : Rs. 24.46 | IDCW Option : 24.46 | Direct Plan Growth Option : Rs. 26.78 | Direct Plan IDCW Option : 26.78

### Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
<b>Equity Shares</b>		<b>83.52%</b>	<b>Telecom - Services</b>		<b>5.61%</b>
Aerospace & Defense	0.93%		Bharti Airtel Ltd.		3.12%
Hindustan Aeronautics Ltd.	0.93%		Bharti Hexacom Ltd.		2.48%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.13%</b>		<b>Transport Infrastructure</b>		<b>2.54%</b>
BELM Ltd.	1.13%		Adani Ports and Special Economic Zone Ltd.		2.54%
<b>Auto Components</b>	<b>1.55%</b>		<b>Transport Services</b>		<b>4.18%</b>
Bharat Forge Ltd.	1.55%		Interglobe Aviation Ltd.		4.18%
<b>Automobiles</b>	<b>5.53%</b>		<b>Equity less than 1% of corpus</b>		<b>9.56%</b>
Mahindra & Mahindra Ltd.	3.61%		<b>Debt Holdings</b>		<b>16.10%</b>
Bajaj Auto Ltd.	1.25%		<b>Commercial Papers (CPs)</b>		<b>0.69%</b>
Eicher Motors Ltd.	0.67%		Sharekhan Ltd	ICRA A1+	0.69%
<b>Capital Markets</b>	<b>2.14%</b>		<b>Government Securities - Long Term</b>		<b>3.98%</b>
Multi Commodity Exchange Of India Ltd.	2.14%		07.13% GOI 2033	SOV	2.20%
<b>Cement &amp; Cement Products</b>	<b>4.97%</b>		7.53% GOI Floater 2034	SOV	1.07%
Ultratech Cement Ltd.	2.56%		07.10% GOI 2034	SOV	0.71%
Ambuja Cements Ltd.	2.41%		<b>Corporate Securities</b>		<b>7.39%</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>1.64%</b>		NABARD	CRISIL AAA	2.07%
SRF Ltd.	0.94%		Summit Digital Infrastructure Ltd	CRISIL AAA	2.05%
Aarti Industries Ltd.	0.70%		LIC Housing Finance Ltd.	CRISIL AAA	1.44%
<b>Commercial Services &amp; Supplies</b>	<b>1.61%</b>		HDFC Bank Ltd.	CRISIL AAA	1.13%
Teamlease Services Ltd.	1.61%		Muthoot Finance Ltd.	CRISIL AA+	0.69%
<b>Construction</b>	<b>1.62%</b>		<b>Pass Through Certificates</b>		<b>0.66%</b>
Larsen & Toubro Ltd.	1.62%		India Universal Trust AL1	FITCH AAA(SO)	0.66%
<b>Consumer Durables</b>	<b>1.94%</b>		<b>Debt less than 0.5% of corpus</b>		<b>1.20%</b>
Crompton Greaves Consumer Electricals Ltd.	1.18%		<b>Cash, Call, TREPS &amp; Term Deposits</b>		<b>2.16%</b>
Titan Company Ltd.	0.76%		<b>Units of Real Estate Investment Trust (REITs)</b>		<b>0.13%</b>
<b>Diversified Metals</b>	<b>1.26%</b>		EMBASSY OFFICE PARKS REIT		0.13%
Vedanta Ltd.	1.26%		<b>Net Current Assets</b>		<b>0.25%</b>
Ferrous Metals	3.73%				
Jindal Stainless Ltd.	2.02%		<b>Total Net Assets</b>		<b>100.00%</b>
JSW Steel Ltd.	0.95%				
Jindal Steel & Power Ltd.	0.77%				
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.64%</b>				
PI Industries Ltd.	1.86%				
UPL Ltd.	1.78%				
<b>Finance</b>	<b>4.84%</b>				
Power Finance Corporation Ltd.	2.75%				
Muthoot Finance Ltd.	2.09%				
<b>Food Products</b>	<b>1.23%</b>				
Britannia Industries Ltd.	1.23%				
<b>Industrial Products</b>	<b>3.12%</b>				
Usha Martin Ltd.	1.45%				
Ratnamani Metals & Tubes Ltd.	0.95%				
KEI Industries Ltd.	0.72%				
<b>IT - Software</b>	<b>10.55%</b>				
Tech Mahindra Ltd.	5.65%				
Wipro Ltd.	3.59%				
Rategain Travel Technologies Ltd.	1.32%				
<b>Non - Ferrous Metals</b>	<b>3.46%</b>				
Hindalco Industries Ltd.	1.95%				
National Aluminium Company Ltd.	1.51%				
<b>Petroleum Products</b>	<b>0.72%</b>				
Mangalore Refinery and Petrochemicals Ltd.	0.72%				
<b>Realty</b>	<b>3.18%</b>				
The Phoenix Mills Ltd.	1.61%				
DLF Ltd.	1.57%				
<b>Retailing</b>	<b>2.83%</b>				
Info Edge (India) Ltd.	2.83%				

### Rating Profile (as % of debt component)



### Benchmark

**CRISIL Hybrid 35+65 - Aggressive Index**

**Quantitative Indicators - Debt Component**

Average Maturity : 3.62 Years  
 Modified Duration : 2.29 Years  
 Macaulay Duration : 2.40 Years  
 Annualised Portfolio YTM\* : 7.58%

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

**Quantitative Indicators - Equity Component**

Average Dividend Yield : 0.87

Annual Portfolio Turnover Ratio : Equity - 0.42 times  
 Std Dev (Annualised) : 11.73%  
 Sharpe Ratio : 0.90  
 Portfolio Beta : 1.18

Note : The Scheme will have a lock in period of at least five years or till the Retirement age, whichever is earlier.  
 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.  
 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\*:

- Long term wealth creation
- An Hybrid scheme that predominantly invests in equity and equity related securities and shall also invest in debt and other securities.

**Scheme** (CRISIL Hybrid 35+65 - Aggressive Index)

**Risk-o-meter**  
 The risk of the scheme is very high

**Benchmark** (CRISIL Hybrid 35+65 - Aggressive Index)

**Risk-o-meter**  
 The risk of the benchmark is very high

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

---

**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](http://www.icicipruamc.com), email id: [enquiry@icicipruamc.com](mailto:enquiry@icicipruamc.com)

## Statutory Details & Risk Factors

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

Disclaimer: In the preparation of the material contained in this document, the AMC has used information that is publicly available, including information developed in-house. Some of the material(s) used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions, that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. ICICI Prudential Asset Management Company Limited (including its affiliates), the Mutual Fund, The Trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. Further, the information contained herein should not be construed as forecast or promise. The recipient alone shall be fully responsible/are liable for any decision taken on this material.