

ICICI Prudential Retirement Fund - Pure Debt 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

Credit Quality
High Medium Low

Duration
Low
Short
Medium
Medium to Long
Long

Returns of ICICI Prudential Retirement Fund - Pure Debt 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
Scheme	7.50	10749.71	5.14	11622.72	5.80	13258.70	6.57	14426.00
Nifty Composite Debt Index (Benchmark)	9.10	10910.46	6.02	11915.39	6.89	13956.85	7.79	15405.39
Nifty 50 TRI (Additional Benchmark)	21.27	12127.22	13.76	14723.42	16.21	21207.62	16.36	23929.66
CRISIL 10 Year Gilt Index (Additional Benchmark)	10.39	11039.17	5.56	11761.87	5.48	13058.78	6.73	14550.42
NAV (Rs.) Per Unit (as on November 29,2024 : 14.4260)	13.4199		12.4119		10.8804		10.00	

Notes:

- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Retirement Fund - Pure Debt Plan.
- The scheme is currently managed by Darshil Dedhia & Rohit Lakhotia. 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 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 Darshil Dedhia and Rohit Lakhotia.
- 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 :**
Darshil Dedhia (Managing this fund since Jan, 2024 & Overall 12 years of experience) (w.e.f. 22 Jan 2024)

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

Inception/Allotment date: 27-Feb-2019

Monthly AAUM as on 30-Nov-24 : Rs. 115.35 crores
Closing AUM as on 30-Nov-24 : Rs. 112.65 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 : 2.17% p. a.
Direct : 1.19% p. a.

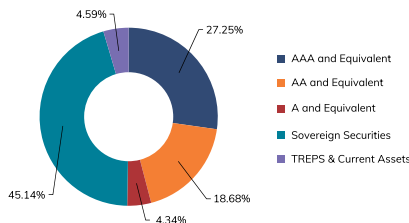
Indicative Investment Horizon: 5 years and above

NAV (As on 29-Nov-24): Growth Option : Rs. 14.4260 | IDCW Option : 14.4262 | Direct Plan Growth Option : Rs. 15.5730 | Direct Plan IDCW Option : 15.5728

Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV
Government Securities - Long Term®		45.14%
• 07.10% GOI 2034	SOV	20.86%
• 7.53% GOI Floater 2034	SOV	15.19%
• 07.18% GOI 2033	SOV	9.09%
Commercial Papers (CPs)		4.43%
• Sharekhan Ltd	ICRA A1+	4.43%
Corporate Securities		45.83%
• Nirma Ltd.	CRISIL AA	7.17%
• Power Finance Corporation Ltd.	CRISIL AAA	6.23%
• LIC Housing Finance Ltd.	CRISIL AAA	4.61%
• Muthoot Finance Ltd.	CRISIL AA+	4.43%
• NABARD	CRISIL AAA	4.42%
• Godrej Industries Ltd.	CRISIL AA+	4.42%
• Summit Digital Infrastructure Ltd	CRISIL AAA	4.38%
• Yes Bank Ltd.	ICRA A	4.34%
• Aditya Birla Finance Ltd.	ICRA AAA	3.18%
• Shriram Finance Ltd.	CRISIL AA+	2.66%
Debt less than 0.5% of corpus		
TREPS & Net Current Assets		4.60%
Total Net Assets		100.00%

Rating Profile (as % of debt component)



Benchmark

Nifty Composite Debt Index

Quantitative Indicators

Average Maturity : 5.07 Years	Modified Duration : 2.71 Years
Macaulay Duration : 2.83 Years	Annualised Portfolio YTM*: 7.62%

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

Quantitative Indicators - Equity Component

Std Dev (Annualised) : 1.23%	Sharpe Ratio : -1.41	Portfolio Beta : 0.49
Tracking Error : 0.67%		

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

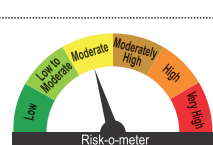
Riskometer

This product labelling is applicable only to the scheme

This Product is suitable for investors who are seeking*:

- All Duration Savings
- A Debt scheme that invests in Debt and money market instruments with the view to maximize optimum balance of yield, safety and liquidity.

Scheme



The risk of the scheme is moderate

Benchmark



The risk of the Benchmark is moderate

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

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.

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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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