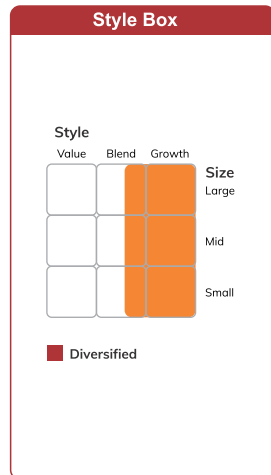


# ICICI Prudential Retirement Fund - Pure Equity Plan

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



## Returns of ICICI Prudential Retirement Fund - Pure Equity 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	35.94	13594.45	20.80	17626.23	23.59	28868.82	21.28	30370.00
Nifty 500 TRI (Benchmark)	27.29	12729.38	16.89	15969.27	19.44	24336.70	18.81	26982.98
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 : 30.37)</b>	<b>22.34</b>		<b>17.23</b>		<b>10.52</b>		<b>10.00</b>	

Notes:

- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Retirement Fund - Pure Equity Plan.
- The scheme is currently managed by Mr. Lalit Kumar, Mr. Darshil Dedhia & Mr. 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 Mr. Lalit Kumar, Mr. Darshil Dedhia & Mr. 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.
- NAV is adjusted to the extent of IDCW declared 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. Priyanka Khandelwal has ceased to be the fund manager of ICICI Prudential Strategic Metal and Energy Equity Fund of Fund, ICICI Prudential NASDAQ 100 Index Fund, ICICI Prudential Passive Multi-Asset Fund of Funds, ICICI Prudential Global Stable Equity Fund (FOF), ICICI Prudential US Bluechip Equity Fund w.e.f. June 30, 2022. The Schemes are managed by Ms. Sharmila D'mello w.e.f. July 1, 2022.
- 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:** Mr. Darshil Dedhia (managing this fund since Jan 2024, and has Overall 12 years of experience)  
 Mr. Rohit Lakhota (managing this fund since Jan 2024, and has overall 14 years of experience)

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

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

**Monthly AAUM as on 30-Nov-24 :** Rs. 1,021.88 crores  
**Closing AUM as on 30-Nov-24 :** Rs. 1,049.69 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 :** 2.14% p. a.  
**Direct :** 0.72% p. a.

NAV (As on 29-Nov-24): Growth Option : Rs. 30.37 | IDCW Option : 30.38 | Direct Plan Growth Option : Rs. 33.20 | Direct Plan IDCW Option : 33.19

## Portfolio as on November 30, 2024

Company/Issuer	% to NAV	Company/Issuer	% to NAV
<b>Equity Shares</b>	<b>96.35%</b>	Rategain Travel Technologies Ltd.	1.15%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.11%</b>	Mastek Ltd.	0.79%
BEML Ltd.	2.11%	<b>Non - Ferrous Metals</b>	<b>2.32%</b>
<b>Auto Components</b>	<b>1.19%</b>	National Aluminium Company Ltd.	1.38%
Bharat Forge Ltd.	1.19%	Hindalco Industries Ltd.	0.94%
<b>Automobiles</b>	<b>4.67%</b>	<b>Petroleum Products</b>	<b>1.04%</b>
Mahindra & Mahindra Ltd.	3.47%	Mangalore Refinery and Petrochemicals Ltd.	1.04%
Hero Motocorp Ltd.	1.20%	<b>Realty</b>	<b>5.56%</b>
<b>Beverages</b>	<b>1.26%</b>	The Phoenix Mills Ltd.	1.89%
United Spirits Ltd.	1.26%	Godrej Properties Ltd.	1.66%
<b>Capital Markets</b>	<b>4.58%</b>	Sobha Ltd.	1.08%
Multi Commodity Exchange Of India Ltd.	3.38%	DLF Ltd.	0.93%
Nippon Life India Asset Management Ltd.	1.20%	<b>Retailing</b>	<b>3.63%</b>
<b>Cement &amp; Cement Products</b>	<b>7.11%</b>	Info Edge (India) Ltd.	5.71%
Ultratech Cement Ltd.	3.10%	<b>Telecom - Services</b>	<b>5.71%</b>
Ambuja Cements Ltd.	2.93%	Bharti Airtel Ltd.	5.71%
Grasim Industries Ltd.	1.08%	<b>Transport Infrastructure</b>	<b>2.29%</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>2.59%</b>	Adani Ports and Special Economic Zone Ltd.	2.29%
Aarti Industries Ltd.	1.80%	<b>Transport Services</b>	<b>5.11%</b>
SRF Ltd.	0.79%	Interglobe Aviation Ltd.	5.11%
<b>Construction</b>	<b>2.48%</b>	<b>Equity less than 1% of corpus</b>	<b>9.75%</b>
Larsen & Toubro Ltd.	2.48%	<b>Short Term Debt and net current assets</b>	<b>3.65%</b>
<b>Consumer Durables</b>	<b>1.98%</b>	<b>Total Net Assets</b>	<b>100.00%</b>
Titan Company Ltd.	1.98%		
<b>Diversified Metals</b>	<b>1.73%</b>	• Top Ten Holdings	
Vedanta Ltd.	1.73%	Securities and the corresponding derivative exposure with less than 1% to NAV, have been clubbed together with a consolidated limit of 10%.	
<b>Electrical Equipment</b>	<b>1.63%</b>		
Siemens Ltd.	1.63%		
<b>Ferrous Metals</b>	<b>5.90%</b>		
JSW Steel Ltd.	1.73%		
Jindal Stainless Ltd.	1.33%		
Jindal Steel & Power Ltd.	1.17%		
Tata Steel Ltd.	0.93%		
NMDC Steel Ltd.	0.74%		
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.69%</b>		
PI Industries Ltd.	1.86%		
UPL Ltd.	1.83%		
<b>Finance</b>	<b>6.09%</b>		
Muthoot Finance Ltd.	3.26%		
Power Finance Corporation Ltd.	2.83%		
<b>Food Products</b>	<b>1.24%</b>		
Britannia Industries Ltd.	1.24%		
<b>Industrial Products</b>	<b>1.65%</b>		
Usha Martin Ltd.	1.65%		
<b>Insurance</b>	<b>1.11%</b>		
ICICI Prudential Life Insurance Company Ltd.	1.11%		
<b>IT - Software</b>	<b>9.95%</b>		
Tech Mahindra Ltd.	5.97%		
Wipro Ltd.	2.03%		

## Benchmark

Nifty 500 TRI

## Quantitative Indicators

Average Dividend Yield : 0.92

Annual Portfolio Turnover Ratio : Equity - 0.43 times

Std Dev (Annualised) : 13.20%

Sharpe Ratio : 0.99

Portfolio Beta : 0.90

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

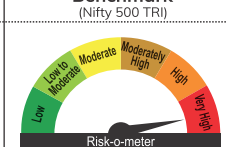
This Product is suitable for investors who are seeking\*:

- Long term wealth creation
- An equity scheme that predominantly invests in equity and equity related securities.

## Scheme



## Benchmark



\*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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