

# ICICI Prudential Savings Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to page no. 136 for definition of Macaulay Duration). A relatively high interest rate risk and moderate credit risk.)



Category  
Low Duration Fund

Style Box			
Credit Quality	High	Medium	Low
Duration	Low	Medium	Long
	Short	Medium	Long

## Returns of ICICI Prudential 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>7.99</b>	<b>10798.96</b>	<b>6.50</b>	<b>12078.39</b>	<b>6.43</b>	<b>13663.30</b>	<b>7.71</b>	<b>51919.79</b>
NIFTY Low Duration Debt Index A-I (Benchmark)	7.57	10757.43	6.25	11993.58	5.69	13192.77	7.27	47467.83
1 Year T Bill (Additional Benchmark)	7.56	10756.20	6.08	11936.11	5.52	13088.83	5.97	36219.19
<b>NAV (Rs.) Per Unit (as on November 29, 2024 : 519.1979)</b>	<b>480.7850</b>		<b>429.8567</b>		<b>379.9945</b>		<b>100.00</b>	

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)		B-III	

- Notes:
- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Savings Fund.
  - The scheme is currently managed by Nikhil Kabra and Darshil Dedhia. Mr. Nikhil Kabra has been managing this fund since Sept 2024. Total Schemes managed by the Fund Manager is 6 (6 are jointly managed). Mr. Darshil Dedhia has been managing this fund since June 2023. Total Schemes managed by the Fund Manager is 18 (18 are jointly managed). Refer annexure from page no. 109 for performance of other schemes currently managed by Nikhil Kabra and Darshil Dedhia.
  - Date of inception: 27-Sep-02.
  - 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 Low Duration Debt B-I Index with effect from April 3, 2023.
  - Mr. Manish Banthia 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 Low Duration Debt B-I Index To NIFTY Low Duration Debt Index A-I with effect from March 12, 2024.
  - With effect from September 13, 2024, Rohan Maru has ceased to be the fund manager and Nikhil Kabra has been appointed as the fund manager under the scheme.

## Scheme Details

**Fund Managers\*\* :**  
Nikhil Kabra  
(Managing this fund since Sept, 2024 & Overall 11 years of experience) (w.e.f. Sept 13, 2024)

Darshil Dedhia (Managing this fund since June, 2023 & Overall 12 years of experience)

**Inception/Allotment date:** 27-Sep-02

**Monthly AAUM as on 30-Nov-24 :** Rs. 20,465.93 crores  
**Closing AUM as on 30-Nov-24 :** Rs. 22,104.08 crores

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

**Min.Addl.Investment :**  
Rs.100 (plus in multiples of Re.1)

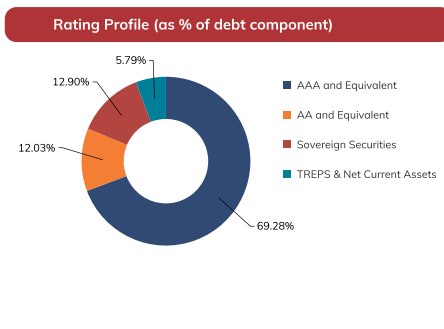
**NAV (As on 29-Nov-24):**  
Growth Option : 519.1979  
Direct Plan Growth Option : 525.9398

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

**Total Expense Ratio @ @ :**  
**Other :** 0.53% p. a.  
**Direct :** 0.42% p. a.

## Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
<b>Treasury Bills</b>	SOV	1.72%	Oberoi Realty Ltd.	CARE AA+	0.87%
<b>Government Securities</b>		9.47%	Mankind Pharma Ltd	CRISIL AA+	0.80%
<b>Short Term®</b>		1.65%	IDFC First Bank Ltd.	ICRA AA+	0.76%
07.3% GOI Floater 2028	SOV	1.00%	Rural Electrification Corporation Ltd.	CRISIL AAA	0.72%
07.52% Gujarat SDL 2025	SOV	0.65%	Tata Capital Housing Finance Ltd.	CRISIL AAA	0.68%
<b>Long Term®</b>		7.82%	Kotak Mahindra Prime Ltd.	CRISIL AAA	0.61%
07.93 % GOI Floater 2033	SOV	5.77%	Eris Lifesciences Ltd.	FITCH AA-	0.55%
7.53% GOI Floater 2034	SOV	2.05%	Citicorp Finance (India) Ltd.	ICRA AAA	0.50%
<b>Certificate of Deposit (CDs)</b>		31.93%	<b>Pass Through Certificates</b>		6.40%
• Canara Bank	CRISIL A1+	6.62%	• India Universal Trust AL1	FITCH AAA(SO)	3.34%
• Punjab National Bank	CRISIL A1+	4.91%	India Universal Trust AL2	CRISIL AAA(SO)	1.31%
• Small Industries Development Bank Of India.	CRISIL A1+	4.22%	Sansar Trust	CRISIL AAA(SO)	0.88%
• Bank Of India	CRISIL A1+	3.39%	Sansar Trust June 2024 A1	CRISIL AAA(SO)	0.88%
• Indian Bank	CRISIL A1+	2.33%	<b>Units of an Alternative Investment Fund (AIF)</b>		0.24%
• Axis Bank Ltd.	CRISIL A1+	2.32%	Corporate Debt Market		
• Union Bank Of India	ICRA A1+	2.24%	Development Fund (Class A2)		0.24%
• HDFC Bank Ltd.	CRISIL A1+	2.18%	<b>Debt less than 0.5% of corpus</b>		5.05%
• NABARD	CRISIL A1+	1.28%	<b>TREPS &amp; Net Current Assets</b>		5.78%
• Export-Import Bank Of India	CRISIL A1+	1.06%	<b>Total Net Assets</b>		100.00%
• Kotak Mahindra Bank Ltd.	CRISIL A1+	0.84%			
• IndusInd Bank Ltd.	CRISIL A1+	0.52%			
<b>Commercial Papers (CPs)</b>		0.67%			
• Sharekhan Ltd	ICRA A1+	0.67%			
<b>Corporate Securities</b>		38.75%			
• NABARD	CRISIL AAA	6.11%			
• LIC Housing Finance Ltd.	CRISIL AAA	4.76%			
• Small Industries Development Bank Of India.	CRISIL AAA	3.91%			
• EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.89%			
• Nirma Ltd.	CRISIL AA	2.62%			
• Bharti Telecom Ltd.	CRISIL AA+	2.45%			
• DME Development Ltd.	CRISIL AAA	1.89%			
• Power Finance Corporation Ltd.	CRISIL AAA	1.52%			
• Muthoot Finance Ltd.	CRISIL AA+	1.42%			
• Bajaj Finance Ltd.	CRISIL AAA	1.37%			
• Bajaj Housing Finance Ltd.	CRISIL AAA	1.18%			
• Torrent Power Ltd.	CRISIL AA+	1.14%			
• Titan Company Ltd.	CRISIL AAA	1.05%			
• Bahadur Chand Investments Pvt. Ltd. (Hero Group company)	ICRA AA	0.95%			



## Quantitative Indicators

Average Maturity : 1.61 Years	Modified Duration : 0.76 Years
Macaulay Duration : 0.80 Years	Annualised Portfolio YTM*: 7.64%

The Macaulay Duration for the scheme appearing in the factsheet for January 2024 should be read as 0.96.

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

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. With effect from May 28, 2018, the benchmark of ICICI Prudential Savings Fund has been changed from CRISIL Liquid Fund Index to Nifty Low Duration Debt Index

\*applicable for switch-ins as well  
The AUM/AAUM figures have been adjusted with respect to investments made by other schemes of the Mutual Fund into aforesaid scheme. The aggregate value of such interscheme investments amounts to Rs. 866.63 crores.

For computing Portfolio yield of the scheme, yield for Government Securities Floaters is considered as per values provided in CIL/INDS-DM platform.

Refer page no 101 to 108 for details on the scheme, 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\*:

- Short term savings
- An open ended low duration debt scheme that aims to maximise income by investing in debt and money market instruments while maintaining optimum balance of yield, safety and liquidity.

**Scheme**

The risk of the scheme is low to moderate

**Benchmark**  
(NIFTY Low Duration Debt Index A-I)

The risk of the Benchmark is low to moderate

\*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.