



# Our Recommendation

Category	Scheme	Indicative Investment Horizon
<b>For Parking Surplus Funds</b>		
Arbitrage	ICICI Prudential Equity - Arbitrage Fund	3 months and above
Measured Equity	ICICI Prudential Equity Savings Fund	6 months and above
Low duration	ICICI Prudential Savings Fund	3 months and above
Money Market	ICICI Prudential Money Market Fund	3 months and above
Floating Rate	ICICI Prudential Floating Interest Fund	6 months and above
<b>Short Term Approach</b>		
Moderate Duration + Accruals	ICICI Prudential Short Term Fund	6 months and above
	ICICI Prudential Corporate Bond Fund	6 months and above
	ICICI Prudential Banking & PSU Debt Fund	9 months and above
<b>Long Term Approach</b>		
Dynamic Duration	ICICI Prudential All Seasons Bond Fund	3 years and above
<b>Credit</b>		
Credit Focus	ICICI Prudential Credit Risk Fund	1 year and above
	ICICI Prudential Medium Term Bond Fund	1 year and above
<b>Tactical Approach</b>		
Gilt	ICICI Prudential Gilt Fund	1 year and above

None of the aforesaid recommendations are based on any assumptions. These are purely for reference and the investors are requested to contact their financial advisors before investing. Note: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

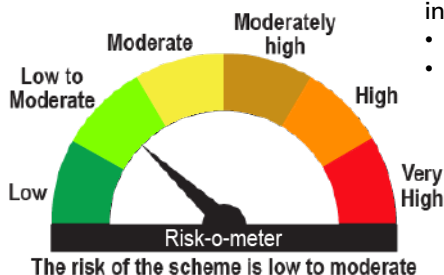
## Riskometers

### ICICI Prudential Equity Savings Fund

(An open ended scheme investing inequity, arbitrage and debt.)

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

- Long term wealth creation.
- An open ended scheme that seeks to generate regular income through investments in fixed income securities, arbitrage and other derivative strategies and aim for long term capital appreciation by investing in equity and equity related instruments.

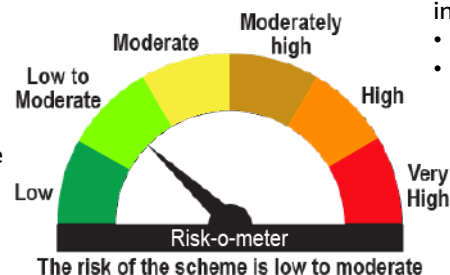


### ICICI Prudential Savings Fund

(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. A relatively high interest rate risk and moderate credit risk.)

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

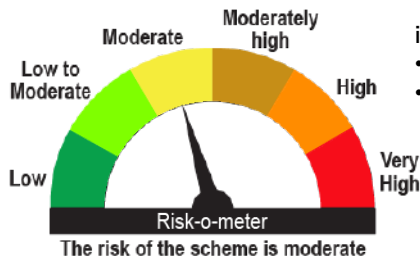
- Short term savings
- An open ended low duration debt scheme that aims to maximise income by investing in debt and money market instruments while maintaining optimum balance of yield, safety and liquidity.



Please note that the Risk-o-meter(s) specified above will be evaluated and updated on a monthly basis. The above risk-o-meters are as on Jan 31, 2026. Please refer to <https://www.icicipruamc.com/news-and-updates/all-news> for more details.

## ICICI Prudential Banking & PSU Debt Fund

(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal bonds. A relatively high interest rate risk and moderate credit risk.)

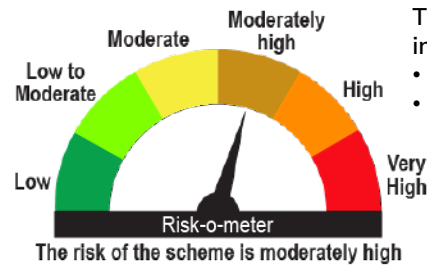


This product is suitable for investors who are seeking\*:

- Short term savings
- An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

## ICICI Prudential All Seasons Bond Fund

(An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.)

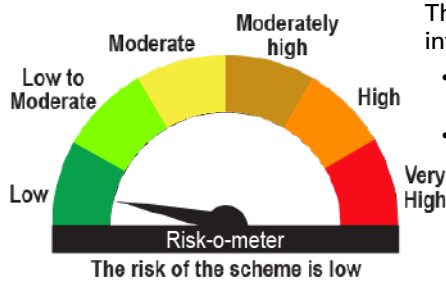


This product is suitable for investors who are seeking\*:

- All duration savings
- A debt scheme that invests in debt and money market instruments with a view to maximize income while maintaining optimum balance of yield, safety and liquidity.

## ICICI Prudential Equity - Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities.)

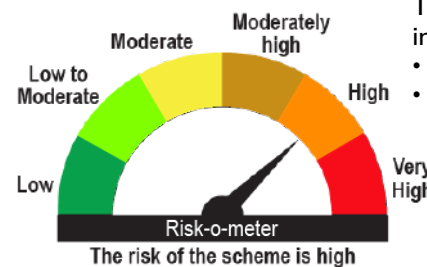


This product is suitable for investors who are seeking\*:

- Short Term Income Generation
- A hybrid scheme that aims to generate low volatility returns by using arbitrage and other derivative strategies in equity markets and investments in debt and money market instruments

## ICICI Prudential Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.)

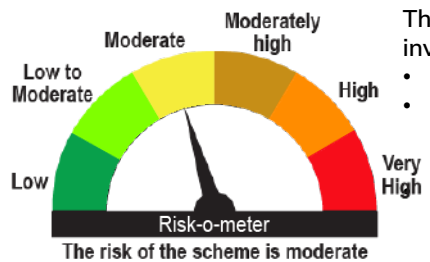


This product is suitable for investors who are seeking\*:

- Medium term savings
- A debt scheme that aims to generate income through investing in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity.

## ICICI Prudential Corporate Bond Fund

(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.)

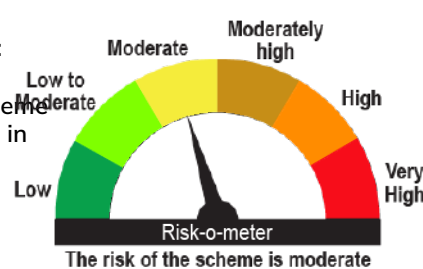


This product is suitable for investors who are seeking\*:

- Short term savings
- An open ended debt scheme predominantly investing in highest rated corporate bonds.

## ICICI Prudential Short Term Fund

(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 years and 3 years. A relatively high interest rate risk and moderate credit risk.)

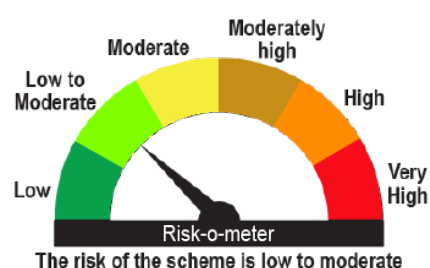


This product is suitable for investors who are seeking\*:

- Short term income generation and capital appreciation solution
- A debt fund that aims to generate income by investing in a range of debt and money market instruments of various maturities.

## ICICI Prudential Floating Interest Fund

((An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). A relatively high interest rate risk and moderate credit risk.

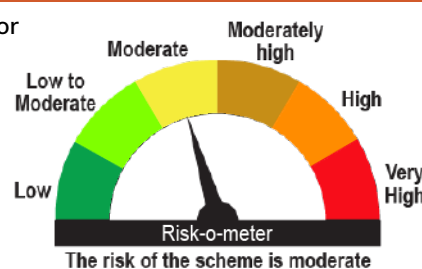


This Product is suitable for investors who are seeking\*:

- Short term savings
- An open ended debt scheme predominantly investing in floating rate instruments

## ICICI Prudential Gilt Fund

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)

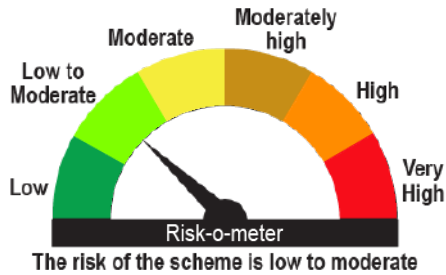


This product is suitable for investors who are seeking\*:

- Long term wealth creation.
- A Gilt scheme that aims to generate income through investment in Gilts of various maturities

## ICICI Prudential Money Market Fund

(An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.)

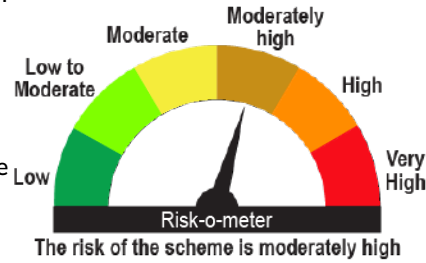


This Product is suitable for investors who are seeking\*:

- Short term savings
- A money market scheme that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity.

## ICICI Prudential Medium Term Bond Fund

(An open Ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 Years and 4 Years The Macaulay duration of the portfolio is 1 Year to 4 years under anticipated adverse situation. A relatively high interest rate risk and moderate credit risk)



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

- Medium term savings
- A debt scheme that invests in debt and money market instruments with a view to maximize income while maintaining optimum balance of yield, safety and liquidity

# Potential Risk Class Matrix

The Potential risk class (PRC) matrix based on interest rate risk and credit risk.

Sr No	Scheme Name	Position in the Matrix																								
1	ICICI Prudential All Seasons Bond Fund	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk→</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table>	Potential Risk Class				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	
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## **Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

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