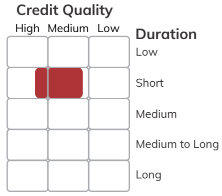
ICICI Prudential Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

15 YEARS COMPLETED Since 2010

Category
Credit Risk Fund

Style Box



Potential Risk Class (PRC)

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Returns of ICICI Prudential Credit Risk Fund - Growth Option as on August 31, 2026

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	8.11	10815.50	8.44	12752.91	7.32	14237.56	8.24	34793.90
CRISIL Credit Risk Debt B-II Index (Benchmark)	7.10	10713.84	7.88	12558.15	7.17	14142.12	8.67	37031.14
CRISIL 10 Year Gilt Index (Additional Benchmark)	3.00	10301.67	6.49	12078.89	5.17	12866.14	6.48	26869.00
NAV (Rs.) Per Unit (as on August 31,2026 : 34.7939)	32.1704		27.2831		24.4381		10.00	

Notes:
1. Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Credit Risk Fund.
2. The scheme is currently managed by Manish Banthia and Akhil Kakkar . Mr. Manish Banthia has been managing this fund since Nov 2016. Total Schemes managed by the Fund Manager is 27 (27 are jointly managed).
   Mr. Akhil Kakkar has been managing this fund since Jan 2024. Total Schemes managed by the Fund Manager is 8 (8 are jointly managed). Refer annexure at the following link for performance of other funds being managed by the fund managers.
3. Date of inception:03-Dec-10.
4. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
5. Load is not considered for computation of returns.
6. 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
7. Investors please note that the name of the benchmark of the Scheme has changed to CRISIL Credit Risk Debt C-II Index with effect from April 3, 2023.
8. Mr. Ritesh Lunawat has ceased to be the Fund Manager of the Scheme w.e.f. January 22, 2024
9. The benchmark of the Scheme has been changed from CRISIL Credit Risk Debt C-II Index To CRISIL Credit Risk Debt B-II Index with effect from March 12, 2024.

Scheme Details

Fund Managers :**
Manish Banthia
(Managing this fund since Nov, 2016 & Overall 23 years of experience)

Akhil Kakkar
(Managing this fund since Jan, 2024 & Overall 19 years of experience) (w.e.f. 22 Jan, 2024)

Indicative Investment Horizon: 1 year and above

Inception/Allotment date: 03-Dec-10

Monthly AAUM as on 31-Aug-26 : Rs. 6,349.47 crores
Closing AUM as on 31-Aug-26 : Rs. 6,332.59 crores

Application Amount for fresh Subscription### :
Rs. 100 (plus in multiple of Re.1)

Min.Addl.Investment :
Rs. 100/- (plus in multiple of Re. 1)

Exit load for Redemption / Switch out :- Lumpsum & SIP / STP / SWP
10% of units within 1 Year from allotment - Nil.
More than 10% of units, within 1 Year - 1% of applicable NAV
More than 1 Year - Nil (w.e.f. 05-Oct-16)

Base Expense Ratio @@ :
Other : 1.22% p. a.
Direct : 0.68% p. a.

For TER, Investor may refer to our website at https://www.icicipruamc.com/about-us/financials-&-disclosures?currentTabFilter=Total+Expense+Ratio&subCatTabFilter=Total+Expense+Ratio

NAV (As on 31-Aug-26): Growth Option : 34.7939 | Direct Plan Growth Option : 38.6285

Portfolio as on August 31, 2026

Company/Issuer	Rating	% to NAV
Equity Share		**4.66%**
Units of Real Estate Investment Trust (REITs)		**4.66%**
• EMBASSY OFFICE PARKS REIT		3.32%
MINDSPACE BUSINESS PARKS REIT		0.82%
Brookfield India Real Estate Trust REIT		0.52%
Nexus Select Trust		^
Government Securities		**6.45%**
Short Term@		**0.61%**
07.18% Maharashtra SDL 2033	SOV	0.61%
Long Term@		**5.84%**
06.94% GOI 2036	SOV	2.28%
07.24% Maharashtra SDL 2034	SOV	0.78%
07.26% Tamil Nadu SDL 2035	SOV	0.77%
07.24% Uttar Pradesh SDL 2036	SOV	0.77%
06.90% GOI 2065	SOV	0.72%
07.29% Rajasthan SDL 2037	SOV	0.53%
Certificate of Deposit (CDs)		**1.15%**
Bank Of Baroda	FITCH A1+	1.15%
Corporate Securities		**72.74%**
• Vedanta Ltd.	CRISIL AA+	4.37%
• NABARD	CRISIL AAA	4.33%
• JTPM Metal Traders Ltd.	CRISIL AA	3.92%
• Adani Enterprises Ltd.	ICRA AA-	3.56%
• Truhome Finance Ltd.	FITCH AA	3.11%
• Bamboo Hotels & Global Centre (Delhi) Pvt Ltd.	ICRA A+(CE)	2.93%
• Indostar Capital Finance Ltd.	CARE AA-	2.85%
• Adani Power Ltd.	CRISIL AA	2.75%
• Keystone Realtors Ltd.	CRISIL AA-	2.70%
Kogta Financial (India) Ltd.	CARE AA-	2.67%
Lodha Developers Ltd.	CRISIL AA	2.38%
Nirma Ltd.	CRISIL AA	2.37%
Aavas Financiers Ltd.	CARE AA	2.36%
Hiranandani Financial Services Pvt Ltd	CARE A+	2.35%
SIS Ltd.	CRISIL AA-	1.97%
Nuvama Wealth Finance Ltd.	ICRA AA	1.97%
360 One Prime Ltd	ICRA AA	1.97%
TVS Credit Services Ltd.	CRISIL AA+	1.82%
JM Financial Home Loans	ICRA AA	1.58%
Nuvama Wealth & Investment Ltd	CARE AA	1.58%
Lodha Developers Ltd	CRISIL AA	1.58%
Kalpataru Projects International Ltd	FITCH AA+	1.58%
Godrej Seeds & Genetics Ltd	CRISIL AA	1.56%
Small Industries Development Bank Of India.	CRISIL AAA	1.55%
Aptus Value Housing Finance India Ltd.	CARE AA	1.39%
Aadharshila Infratech Pvt Ltd	CARE AA+	1.34%
Bahadur Chand Investments Pvt. Ltd.	ICRA AA+	1.10%
Prism Johnson Ltd.	FITCH AA-	1.10%
Ashiana Housing Ltd.	CARE A	1.01%
Tyger Capital Private Ltd.	CRISIL A+	0.87%
Piramal Finance Ltd.	CARE AA+	0.79%
Creamline Dairy Products Ltd	FITCH AA	0.79%
Narayana Hrudayalaya Ltd.	ICRA AA	0.79%
360 One Prime Ltd.	ICRA AA	0.79%
Power Finance Corporation Ltd.	CRISIL AAA	0.79%
Oberoi Realty Ltd.	CARE AA+	0.79%
Hampi Expressways Private Ltd.	CARE AA+(CE)	0.78%
Mahanagar Telephone Nigam Ltd.	BWR AA+(CE)	0.63%
Units of an Alternative Investment Fund (AIF)		**0.37%**

Quantitative Indicators

Average Maturity : 2.68 Years

Modified Duration : 1.82 Years

Macaulay Duration : 1.92 Years

Annualised Portfolio YTM*: 8.53%

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

###Maximum Investment Amount :
With effect from June 11, 2026, maximum Investment Amount per investor including existing investment amount (based on Permanent Account Number of first holder) at the time of investment:
1) The Maximum Investment Amount across all folios shall not exceed Rs. 75 crore except to the extent detailed in point no. 2 below.
2) The AMC/Mutual Fund may accept an amount greater than Rs. 75 crore subject to the limits below:
   a. The aggregate AUM of all investors with more than Rs. 75 crores does not exceed 20% of the closing AUM of the scheme, which is declared on the last day of preceding calendar month.
   b. Maximum investment amount per investor across all folios does not exceed 5% of the closing AUM, which is declared on the last day of preceding calendar month.

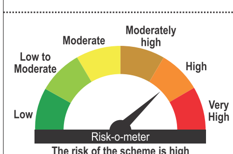
For Schemes which have discontinued fresh subscriptions with effect from October 01,2012,the Dividend declared will be compulsorily paid out under the "IDCW Payout "option.
@@ Base Expense Ratio is as on the last day of the month.
To Refer to the annexure for details on option, entry load, SWP, STP/Flex STP & minimum redemption amount pertaining to the scheme. Click here
To Refer to the annexure for details on scheme objective, IDCW history and SIP details. Click here

Riskometer

This product labelling is applicable only to the scheme

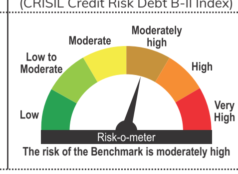
This Product is suitable for investors who are seeking*:
- Medium term savings
- A debt scheme that aims to generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity.

Scheme



The risk of the scheme is high

Benchmark
(CRISIL Credit Risk Debt B-II Index)



The risk of the Benchmark is moderately high

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

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.)

Since 2010 10 YEARS COMPLETED

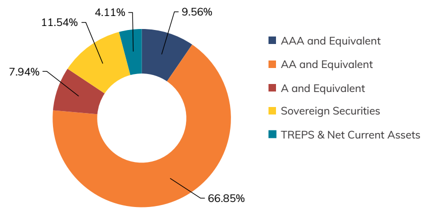
Category
Credit Risk Fund

Portfolio as on August 31, 2026

Company/Issuer	Rating	% to NAV
Corporate Debt Market Development Fund (Class A2)		0.37%
Units of Infrastructure Investment Trusts (InvITs)		**4.86%**
Indus Infra Trust		2.12%
Capital Infra Trust InvIT		1.43%
Cube Highways Trust		0.73%
Raajmarg Infra Investment Trust		0.57%
Debt less than 0.5% of corpus		**6.06%**
TREPS & Net Current Assets		**3.71%**
Total Net Assets		**100.00%**

• Top Ten Holdings
@Short Term < 8 Years, Long Term > 8 Years.
^ Value Less than 0.01% of NAV in absolute terms.

Rating Profile (as % of debt component)



ICICI Prudential Mutual Fund Corporate Office

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Statutory Details & Risk Factors

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