ICICI Prudential Retirement Fund - Hybrid Conservative Plan

An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age.(whichever is earlier)

5 YEARS COMPLETED Since 2019

Category
Solution oriented scheme

Style Box

Equity

Style: Value	Blend	Growth	Size
		■	Large
		■	Mid
		■	Small

■ Diversified

Debt

Credit Quality: High	Medium	Low	Duration
			Low
			Short
■	■		Medium
■	■		Medium to Long
			Long

Returns of ICICI Prudential Retirement Fund - Hybrid Conservative Plan - 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	**7.03**	**10707.30**	**9.30**	**13058.93**	**7.82**	**14571.30**	**8.47**	**18418.70**
Nifty 50 Hybrid Composite Debt 15:85 Conservative Index (Benchmark)	2.35	10236.78	6.48	12075.97	5.94	13347.83	8.04	17880.95
Nifty 50 TRI (Additional Benchmark)	-0.35	9964.59	8.99	12951.19	8.32	14914.55	12.61	24396.65
CRISIL 10 Year Gilt Index (Additional Benchmark)	3.00	10301.67	6.49	12078.89	5.17	12866.14	6.29	15816.95
NAV (Rs.) Per Unit (as on August 31,2026 : 18.4187)	**17.2020**		**14.1043**		**12.6404**		**10.00**	

Notes:
1. Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Retirement Fund - Hybrid Conservative Plan.
2. The scheme is currently managed by Manasvi Shah, Darshil Dedhia & Rohit Lakhotia. Ms. Manasvi Shah has been managing this fund since August, 2025. Total Schemes managed by the Fund Manager is 3 (3 are jointly managed).
   Mr. Darshil Dedhia has been managing this fund since Jan 2024. Total Schemes managed by the Fund Manager is 23 (23 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 at the following link for performance of other funds being managed by the fund managers.
3. Date of inception: 27-Feb-19.
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. NAV is adjusted to the extent of IDCW declared for computation of returns.
8. The performance of the scheme is benchmarked to the Total Return variant of the Index.
9. Mr. Lalit Kumar has ceased to be the Fund Manager effective August 29, 2025.
10. The name of the Benchmark has been changed from Nifty 50 Hybrid Composite Debt 15:85 – Index to Nifty 50 Hybrid Composite Debt 15:85 Conservative Index

Scheme Details

Fund Managers :**
Equity : Manasvi Shah (Managing this fund since August 2025 & Overall 11 years of experience) (w.e.f. August 29, 2025)

Debt: 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)

Inception/Allotment date: 27-Feb-2019

Monthly AAUM as on 31-Aug-26 : Rs. 97.34 crores
Closing AUM as on 31-Aug-26 : Rs. 97.60 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

Indicative Investment Horizon: 5 years and above

Base Expense Ratio @@ :
Other : 1.84% p. a.
Direct : 0.79% 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

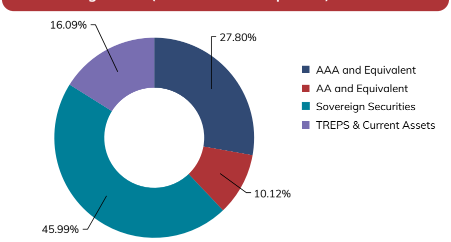
NAV (As on 31-Aug-26): Growth Option : Rs. 18.4187 | IDCW Option : 18.4187 | Direct Plan Growth Option : Rs. 20.3343 | Direct Plan IDCW Option : 20.3340

Portfolio as on August 31, 2026

	Company/Issuer	Rating	% to NAV
	Equity Shares		**23.78%**
	Aerospace & Defense		**1.43%**
	Hindustan Aeronautics Ltd.		1.43%
	Auto Components		**1.79%**
	Samvardhana Motherson International Ltd.		1.79%
	Automobiles		**1.59%**
	Mahindra & Mahindra Ltd.		1.59%
	Banks		**2.73%**
	Kotak Mahindra Bank Ltd.		1.66%
	HDFC Bank Ltd.		1.07%
	Consumer Durables		**1.31%**
	Titan Company Ltd.		1.31%
	Insurance		**2.16%**
•	Life Insurance Corporation of India		2.16%
	Retailing		**2.67%**
	Swiggy Ltd		1.52%
	V-Mart Retail Ltd.		1.15%
	Transport Services		**1.03%**
	Interglobe Aviation Ltd.		1.03%
	Equity less than 1% of corpus		**9.08%**
	Debt Holdings		**74.65%**
	Government Securities - Long Term@		**35.06%**
•	06.94% GOI 2036	SOV	23.71%
•	07.34% GOI 2064	SOV	5.91%
•	06.90% GOI 2065	SOV	3.72%
	6.45% GOI Floater 2034	SOV	1.72%
	Corporate Securities		**26.66%**
•	Housing and Urban Development Corporation Ltd.	ICRA AAA	5.26%
•	NABARD	CRISIL AAA	5.12%
•	Rural Electrification Corporation Ltd.	CRISIL AAA	4.18%
•	Nirma Ltd.	CRISIL AA	3.59%
•	Vedanta Ltd.	CRISIL AA+	2.07%
	Power Finance Corporation Ltd.	CRISIL AAA	2.05%
	Yes Bank Ltd.	ICRA AA	2.05%
	Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.33%
	Small Industries Development Bank Of India.	CRISIL AAA	1.02%
	Pass Through Certificates		**2.24%**
•	India Universal Trust AL1	FITCH AAA(SO)	2.24%
	Cash, Call, TREPS & Term Deposits		**10.70%**
	Net Current Assets		**1.57%**
	Total Net Assets		**100.00%**

• Top Ten Holdings
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.

Rating Profile (as % of debt component)



Benchmark

Nifty 50 Hybrid Composite Debt 15:85 Index

Quantitative Indicators - Debt Component

Average Maturity : 8.94 Years

Modified Duration : 4.36 Years

Macaulay Duration : 4.53 Years

Annualised Portfolio YTM*: 7.11%

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

Quantitative Indicators - Equity Component

Average Dividend Yield : 0.75

Annual Portfolio Turnover Ratio : Equity - 0.84 times

Std Dev (Annualised) : 4.43%

Sharpe Ratio : 0.92

Portfolio Beta : 1.03

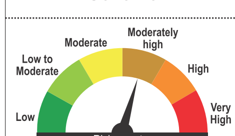
Note : The Scheme will have a lock in period of at least five years or till the Retirement age, whichever is earlier.
Risk-free rate based on the last Overnight MIBOR cut-off of 4.97%
**In addition to the fund manager managing this fund, overseas investment is managed by Ms. Sharmila D'Silva.
@@ Base Expense Ratio is as on the last day of the month.
Fresh subscriptions in Income Distribution Cum Capital Withdrawal (IDCW) option through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration (Target scheme), special products/features like Freedom SIP, SIP Top Up facility, Booster SIP, Flex STP, Booster STP, Capital Appreciation STP,Transfer-in of Income Distribution cum Capital Withdrawal Plan (IDCW) and Trigger Facility has been discontinued with effect from July 31, 2026.
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

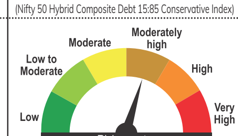
This Product is suitable for investors who are seeking*:
- Medium to Long term regular income
- An Hybrid scheme that aims to generate regular income through investments primarily in debt and money market instruments and long term capital appreciation by investing a portion in equity.

Scheme



The risk of the scheme is Moderately high

Benchmark
(Nifty 50 Hybrid Composite Debt 15:85 Conservative 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.

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Statutory Details & Risk Factors

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