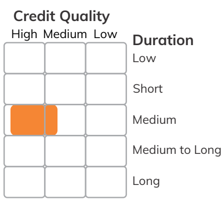
ICICI Prudential Retirement Fund - Pure Debt Plan

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



Returns of ICICI Prudential Retirement Fund - Pure Debt 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	4.02	10404.57	5.72	11816.83	5.01	12772.52	6.17	15677.50
Nifty Composite Debt Index (Benchmark)	2.72	10273.59	5.93	11889.75	5.42	13020.71	6.99	16612.03
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 : 15.6775)	**15.0679**		**13.2671**		**12.2744**		**10.00**	

Notes:
1. Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Retirement Fund - Pure Debt Plan.
2. The scheme is currently managed by Darshil Dedhia & Rohit Lakhotia. 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. Ms. Chandni Gupta has ceased to be the Fund Manager of the Scheme w.e.f. January 22, 2024.

Scheme Details

Fund Managers :**
Darshil Dedhia (Managing this fund since Jan, 2024 & Overall 13 years of experience) (w.e.f. 22 Jan 2024)

Rohit Lakhotia (Managing this fund since June, 2023 & Overall 16 years of experience) (w.e.f. June 12, 2023)

Inception/Allotment date: 27-Feb-2019

Monthly AAUM as on 31-Aug-26 : Rs. 80.82 crores
Closing AUM as on 31-Aug-26 : Rs. 80.34 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

Base Expense Ratio @@ :
Other : 1.84% p. a.
Direct : 1.04% 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

Indicative Investment Horizon: 5 years and above

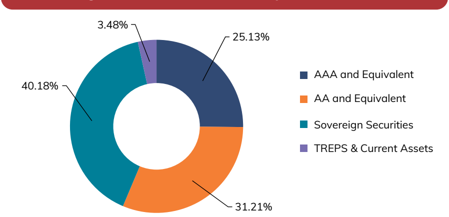
NAV (As on 31-Aug-26): Growth Option : Rs. 15.6775 | IDCW Option : 15.6777 | Direct Plan Growth Option : Rs. 17.1935 | Direct Plan IDCW Option : 17.1934

Portfolio as on August 31, 2026

Company/Issuer	Rating	% to NAV
Government Securities - Long Term@		**40.18%**
• 06.94% GOI 2036	SOV	13.68%
• 07.34% GOI 2064	SOV	11.96%
• 6.45% GOI Floater 2034	SOV	8.88%
• 06.90% GOI 2065	SOV	5.65%
Corporate Securities		**56.35%**
• Nirma Ltd.	CRISIL AA	7.49%
• Housing and Urban Development Corporation Ltd.	ICRA AAA	6.39%
• LIC Housing Finance Ltd.	CRISIL AAA	6.35%
• Muthoot Finance Ltd.	CRISIL AA+	6.23%
• Yes Bank Ltd.	ICRA AA	6.22%
• Rural Electrification Corporation Ltd.	CRISIL AAA	5.07%
Power Finance Corporation Ltd.	CRISIL AAA	4.73%
Vedanta Ltd.	CRISIL AA+	3.77%
Cholamandalam Investment And Finance Company Ltd.	ICRA AA+	3.76%
Eris Lifesciences Ltd.	FITCH AA	3.74%
HDFC Bank Ltd.	CRISIL AAA	1.36%
Small Industries Development Bank Of India.	CRISIL AAA	1.23%
Debt less than 0.5% of corpus		
TREPS & Net Current Assets		**3.48%**
Total Net Assets		**100.00%**

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 Composite Debt Index

Quantitative Indicators

Average Maturity : 10.15 Years

Modified Duration : 4.10 Years

Macaulay Duration : 4.28 Years

Annualised Portfolio YTM*: 7.57%

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

Quantitative Indicators - Equity Component

Std Dev (Annualised) : 1.63%

Sharpe Ratio : 0.38

Portfolio Beta : 0.63

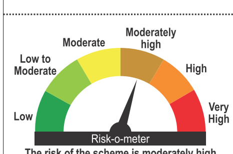
Note : The Scheme will have a lock in period of at least five years or till the Retirement age, whichever is earlier.
Risk-free rate based on the last Overnight MIBOR cut-off of 4.97%
**In addition to the fund manager managing this fund, overseas investment is managed by Ms. Sharmila D'Silva.
@@ Base 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

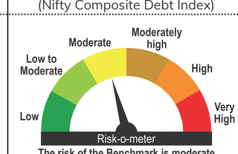
This product labelling is applicable only to the scheme

This Product is suitable for investors who are seeking*:
- All Duration Savings
- A Debt scheme that invests in Debt and money market instruments with the view to maximize optimum balance of yield, safety and liquidity.

Scheme



Benchmark
(Nifty Composite Debt Index)



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

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.