UPDATES
See what's new

ICICI Prudential Regular Savings Fund

(An open ended hybrid scheme investing predominantly in debt instruments)

ICICI PRUDENTIAL MUTUAL FUND

31-Jul-26

Fund Snapshot

Inception Date
30-Mar-04

Fund Manager
Roshan Chutkey
(Managing this fund since May 2022 & Overall 19 years of experience)
Manish Banthia
(Managing this fund since Sep, 2013 & Overall 23 years of experience)
Akhil Kakkar
(Managing this fund since Jan, 2024 & Overall 19 years of experience)

Benchmark
NIFTY 50 Hybrid Composite Debt 15+85 Index

Options
Growth and IDCW (IDCW Payout and IDCW Reinvestment available) Frequencies Monthly, Quarterly and Half-yearly)

Investment Options Available
Lumpsum, SIP, SWP and STP

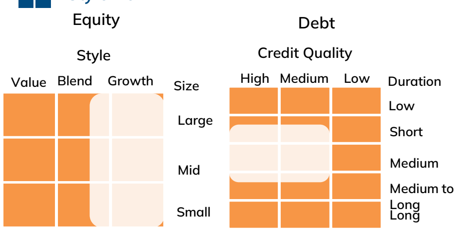
Portfolio Quants*

Average Maturity	5.53 Years
Yield to Maturity (Annualised)	8.09%
Macaulay Duration	3.07 Years
Modified Duration	2.93 Years

Investment Amount
Minimum Application Amount
₹5,000 (plus in multiples of ₹1)
Minimum Additional Investment
₹500/- & in multiples thereof
Minimum Redemption Amount
Any Amount
Minimum SIP Amount

Exit Load
• Upto 30% of units within 1 Year from the date of allotment – Nil.
• More than 30% of units within 1 Year from the date of allotment - 1% of applicable Net Asset Value (NAV).
• After 1 Year from the date of allotment - Nil w.e.f. 3rd July, 2024.

Style Box



About ICICI Prudential Regular Savings Fund

ICICI Prudential Regular Savings Fund is a Conservative hybrid scheme investing a minimum of 75% of total assets in debt instruments. The remaining portion of the portfolio may be invested in equity and equity related securities. The scheme 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.

Current Investment Philosophy

Equity

- The scheme will maintain equity allocation in the range of 10-25% depending on equity valuations. The scheme will aim to increase equity exposure when valuations are attractive and when the valuations are expensive, the scheme will aim to reduce exposure.
- The Fund Manager may invest across market capitalisation.
- The portfolio shall remain agnostic to benchmark compositions and sector allocation.

Debt

- The Scheme will predominantly invest in a mix of government securities and corporate bonds. The allocation to government bonds would depend on the interest rate outlook and macro-economic environment.
- The Scheme endeavours to generate relatively higher accrual Income and potential capital appreciation by investing across good credit quality debt instruments, government securities and state development loans. The scheme shall actively manage the duration based on the underlying interest rate view and aim to maintain moderate duration.

Why ICICI Prudential Regular Savings Fund ?

- The Scheme enables diversification across debt and equity asset classes by benefiting from accrual income as well as potential capital appreciation
- The Scheme aims to benefit from volatility in equity and debt markets through dynamic management of equity allocation and active duration management
- The Scheme is suitable for investors looking at conservative asset allocation with an aim to generate accrual income and long term growth through a portion of portfolio invested in equity and equity related instruments with no assurance of guaranteed returns.

Market Outlook

In July 2026, fixed income yields experienced a sharp increase, driven by rising global bond rates, concerns over domestic inflation stemming from higher crude oil prices, and shifting foreign investor flows. Despite this, credit growth has remained robust, and if economic growth continues on its upward trajectory, we expect the output gap to narrow.

The recent postponement of G-sec bond inclusion in global indexes has reduced the likelihood of a G-sec rally in the near term. On the positive side, however, the Reserve Bank of India's measures aimed at attracting NRI deposits and covering hedging costs for banks are anticipated to generate significant deposits for banks and improve liquidity conditions. The measures may cap risk premiums on yields in the short term, resulting in a generally positive outlook for debt markets.

That said, we believe that much of the easing in yields may already be behind us. Therefore, we advise investors to avoid making aggressive long-term duration bets. Instead, the focus should be on steady carry, capital preservation, and risk-adjusted returns.

Within the fixed income market, we favor corporate bonds in the 1- to 3-year duration range. On the sovereign side, we maintain a positive outlook on long-dated State Government Securities. Consequently, we recommend investment in short-term products, corporate bonds, floating interest instruments, and banking and PSU debt in the current environment.

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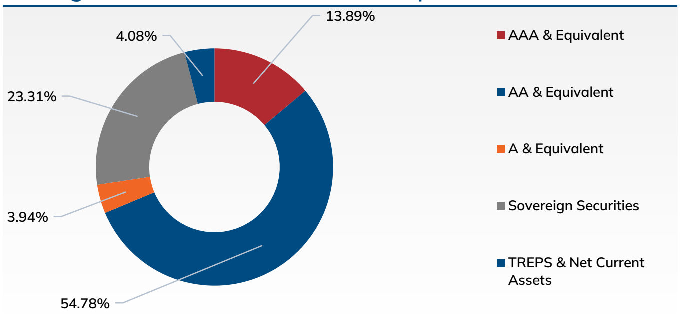
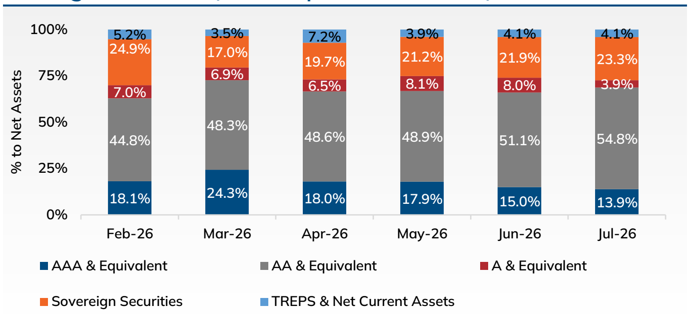
Portfolio Update (Data as on July 31, 2026)

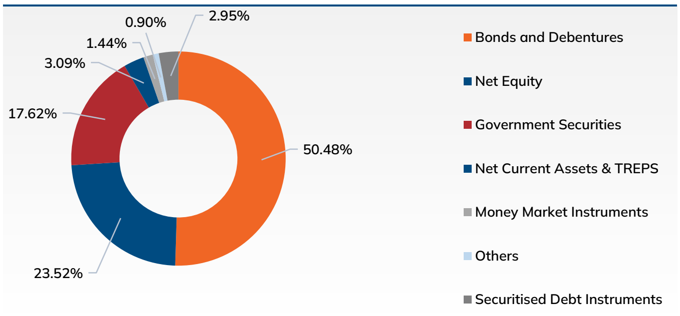
Rating Allocation as % of Debt Component



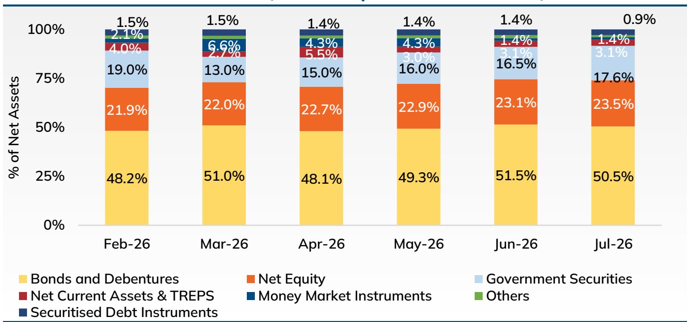
Rating Allocation (For the past six months)



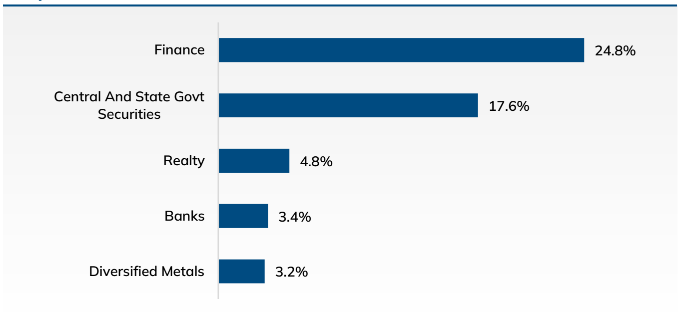
Instrument Allocation



Instrument Allocation (For the past six months)



Top 5 Industries Allocation (% of Net Assets)



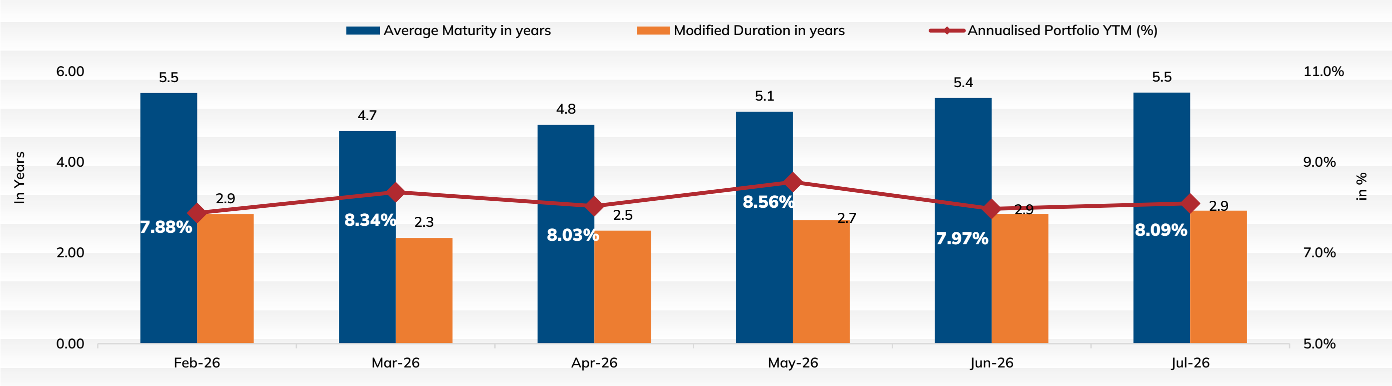
Industries allocation is as per AMFI/NSE Indices Ltd. classification. The Industries Allocation consists of pass through certificates, corporate securities, commercial papers and certificate of deposits. Cash, cash equivalents are not considered.

Top 10 Debt Holdings

	Ratings	% to Net Assets
06.94% GOI 2036	SOV	4.49
06.90% GOI 2065	SOV	4.09
NABARD	CRISIL AAA	3.88
Manappuram Finance Ltd.	CRISIL AA	3.70
Vedanta Ltd.	CRISIL AA+	3.15
Muthoot Finance Ltd.	CRISIL AA+	3.01
Eris Lifesciences Ltd.	FITCH AA	2.99
Adani Enterprises Ltd.	ICRA AA-	2.98
360 One Prime Ltd	ICRA AA	2.98
Godrej Industries Ltd.	CRISIL AA+	2.96
Total		34.24

Data as on July 31, 2026. The portfolio of the scheme is subject to changes within the provisions of the Scheme Information document of the scheme. Please refer to the SID for investment pattern, strategy and risk factors. The Top 10 Holdings consists of corporate securities, Commercial Papers and Certificate of Deposits . Cash, cash equivalents are not considered.

Yield-to-Maturity v/s Average Maturity and Modified Duration



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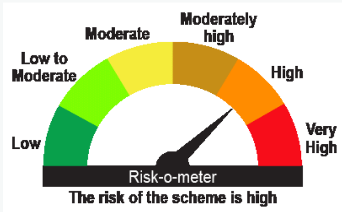
Product Label	Scheme Riskometer
▪ This Scheme is suitable for investors who are seeking* ▪ Medium to long term regular income solution ▪ A hybrid fund that aims to generate regular income through investments primarily in debt and money market instruments and long term capital appreciation by investing a portion in equity. ▪ * Investors should consult their financial advisor if in doubt about whether the product is suitable for them.	

Please note that the Risk-o-meter(s) specified above will be evaluated and updated on a monthly basis.The above riskometers are as on July 31, 2026. Please refer to https://www.icicipruamc.com/media-center for more details

*IDCW – Income Distribution cum Capital Withdrawal Option. Payment of IDCW is subject to availability of distributable surplus and Trustee approval. Pursuant to payment of IDCW, the NAV of the scheme falls to the extent of IDCW payout. When units are sold and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. In case the unit holder has opted for IDCW payout option, the minimum amount for IDCW payout shall be 100 (net of dividend distribution tax and other statutory levy, if any), else the IDCW would be mandatorily reinvested.

IDCW Payout -Payout of Income Distribution cum capital withdrawal option; IDCW Reinvestment -Reinvestment of Income Distribution cum capital withdrawal option

The Yield to Maturity (YTM) mentioned is based on scheme portfolio dated July 31, 2026. YTM is the rate of return anticipated on a bond if held until maturity. This should not be considered as an indication of the returns that maybe generated by the scheme. The securities bought by the scheme may or may not be held till their respective maturities.

Annualized Yield to Maturity converts instrument coupon into annualized format wherein the coupons are paid on a semi-annualized basis."

Disclaimer:

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

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