

ICICI Prudential Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

ICICI
PRUDENTIAL
MUTUAL FUND

TARAKKI KAREIN!

MUTUALFUNDS
Sahi Hai



Ab market ke utar-chadhav ka darr kaisa?

ICICI Prudential Balanced Advantage Fund, is an open ended equity oriented scheme that aims to generate reasonable returns in various market scenarios.

Asset Allocation:

| Type of Security | Maximum | Minimum | Risk Profile |
|--|---------|---------|--------------|
| Equity and equity derivatives (equity hedged exposure)# | 100% | 65% | Medium-High |
| Debt securities (securitised debt up to 50% of the debt portfolio) | 35% | 0% | Low-Medium |

The unhedged equity exposure of the scheme shall be limited to 80% of the portfolio value (unhedged equity exposure means exposure to equity shares alone without a corresponding exposure to equity derivatives. The margin money requirement for the purpose of derivative exposure will be held in the form of term deposits).

Investment philosophy:

Equity: The scheme will invest predominantly in equities and use derivatives to hedge the downside risk of the portfolio.

- **Blend of large and mid-cap stocks:** While the large cap stocks represent established enterprises selected from the Top 100 stocks by market capitalization, the midcaps are smaller business entities with long-term growth potential. The allocation is decided on a tactical basis rather than any predefined ratio.
- **Derivatives strategy:** The scheme will use derivative instruments for the purpose of hedging or portfolio rebalancing or for any other stock and/or index strategies as allowed under the SEBI regulations.
- **Asset allocation:** The scheme uses an in-house model, based on a long-term historical mean price to book value (P/BV), with a view to limit downside during a falling market, while aiming to capture the upside in a rising market.

Debt: The Scheme also invests a portion of its assets in fixed income securities issued by the government, public sector undertakings, and private companies with an aim to generate accrual income and potential capital appreciation.

- The allocation to debt securities is also dependent on the in-house Price to Book Value model.

Note: The portfolio, asset allocation and investment strategy of the scheme is subject to changes with in the provisions of the Scheme Information document of the scheme. Please refer to the SID for investment pattern, strategy and risk factors.

Points to Remember

- The scheme aims to provide an opportunity for reasonable returns with relatively lower volatility.
- The scheme seeks to provide investors an opportunity to benefit out of market volatility.
- The Scheme uses an in-house valuation model seeking to limit the downside risk during a falling market and aiming to capture growth opportunities in a rising market.

Suitability

- Investors can consider **ICICI Prudential Balanced Advantage Fund** for their long-term goals.
- In terms of risk profiling, scheme is suitable for investors with a moderately high risk appetite.
- Investors who seek to benefit from market volatility may consider this scheme in their portfolio, since the scheme is structured with intent to benefit out of volatility.

| Key Scheme Features: | |
|--|--|
| Type of Scheme | An Open Ended Dynamic Asset Allocation Fund |
| Investment Objective | The scheme intends to provide capital appreciation and income distribution to the investors by using equity derivatives strategies, arbitrage opportunities and pure equity investments. |
| Options | Growth & Dividend (Monthly and Quarterly) (dividend payout* and re-investment facility available) |
| Default Option | Growth Option |
| Minimum Application Amount | ₹ 500 (plus in multiple of Re.1) |
| Minimum Additional Application Amount | ₹ 100 (plus in multiple of Re.1) |
| Minimum Redemption Amount | ₹ 500/- or all units where amount is below 500/- |
| Entry Load | Not Applicable |
| Exit Load (w.e.f. 10 th November 2016) | <ul style="list-style-type: none"> • If units purchased or switched in from another scheme of the Fund are redeemed or switched out upto 15% of units within 18 months from the date of allotment - Nil • If units purchased or switched in from another scheme of the Fund are redeemed or switched out more than 15% of units within 18 months from the date of allotment - 1% of applicable NAV; • If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 18 months from the date of allotment – Nil |
| Fund Manager | <p>Equity: The equity portion of the scheme is managed by Mr. Sankaran Naren, Mr. Rajat Chandak and Mr. Ihab Dalwai. While Mr. Naren has 26 years of experience, Mr. Chandak and Mr. Dalwai have an overall experience of 8 years and 5 years respectively.</p> <p>Debt: The debt portion is managed by Mr. Manish Banthia who has 13 years of experience overall.</p> |
| Benchmark Index | CRISIL Hybrid 50+50 - Moderate Index |
| SIP / STP / SWP** | Available |

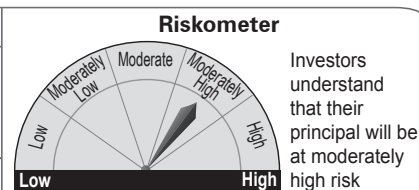
In case the unit holder has opted for dividend payout option, the minimum amount for dividend payout shall be ₹100 (net of dividend distribution tax and other statutory levy, if any) else the dividend would be mandatorily reinvested.

**Systematic Withdrawal Plan (SWP) feature will allow investors to redeem a fixed sum of money periodically at the prevailing Net Asset Value (NAV) depending on the option chosen by the investor. For more details of this feature, investors are requested to visit the website of the AMC viz, www.icicipruamc.com

ICICI Prudential Balanced Advantage Fund is suitable for investors who are seeking*:

- Long term wealth creation solution.
- An equity fund that aims for growth by investing in equity and derivatives.

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



Make an informed investment decision. Consult your financial advisor or log on to www.icicipruamc.com.

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

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