

ICICI Prudential Regular Savings Fund

An open ended hybrid scheme investing predominantly in debt instruments.



About the Scheme

ICICI Prudential Regular Savings Fund is an open-ended 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 long-term capital appreciation and accrual income from a portfolio that is invested in equity and equity-related securities as well as in fixed income securities.

Current Investment Approach

Equity:

- The scheme will maintain equity allocation in the range of 10-25% based on an in-house equity model. When the equity valuations are attractive, the scheme will aim to increase exposure and when the valuations are expensive, the scheme will aim to reduce exposure.
- The Fund Manager may adopt a bottom-up approach for stock selection and invest across market capitalisation.
- The portfolio shall remain agnostic to benchmark compositions and sector allocation.

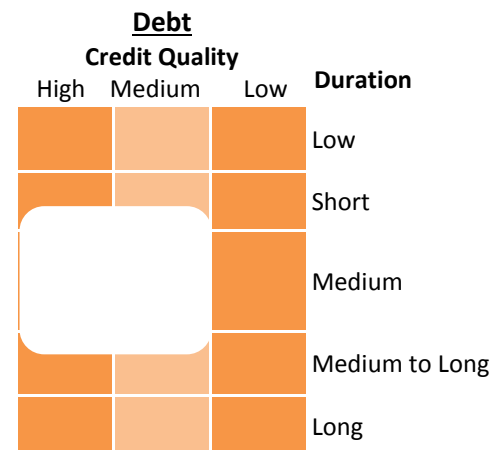
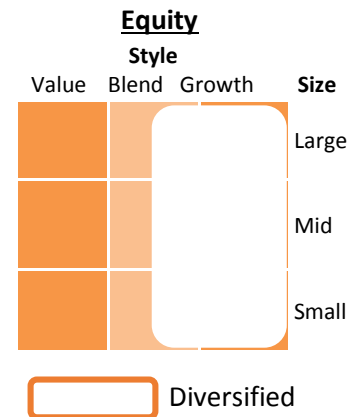
Debt:

- 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.

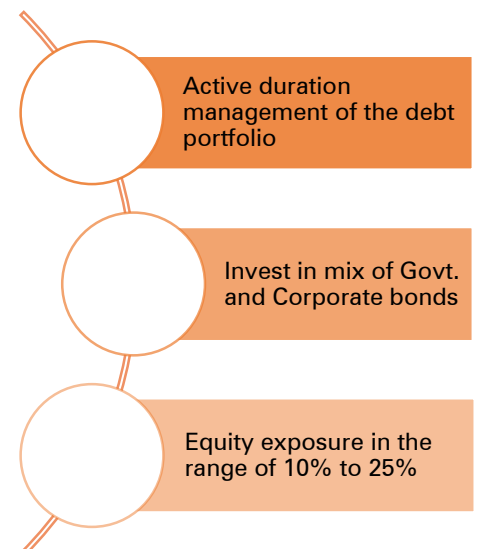
Why ICICI Prudential Regular Savings Fund?

- 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

Investment Style



Investment Approach



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Features of the Scheme

Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments	
Plans	ICICI Prudential Regular Savings Fund & ICICI Prudential Regular Savings Fund - Direct; Options – Growth/Growth AEP (Regular and Appreciation), IDCW* – Payout and Reinvestment facility available (Monthly, Quarterly and Half-Yearly)	
Minimum Application Amount	Rs. 5,000 (plus in multiple of Re.1)	
Minimum Additional Application Amount	Rs. 500 (& in multiple thereof)	
Minimum Redemption Amount	Any Amount	
Entry Load	Not Applicable	
Exit Load	Upto 10% of units within 1 year from allotment	Nil
	More than 10% of units within 1 year from allotment	1% of applicable NAV
	After 1 year from allotment	Nil
Fund Managers	<p>Equity: Rajat Chandak, managing this scheme since Feb 2015, has 11 years of experience.</p> <p>Debt: Manish Banthia, managing this scheme since Sep 2013, has 16 years of experience.</p> <p>In addition to the fund manager managing this Scheme, the overseas investment of the scheme is managed by Ms. Priyanka Khandelwal.</p>	
Benchmark Index	NIFTY 50 Hybrid composite Debt 15:85 Index	
SIP / SWP / STP (Flex/Value)	Available	

*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 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.

This Product 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 advisers 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 as per SEBI circular dated October 05, 2020 on Product Labelling in Mutual Fund schemes –Risk-o-meter. Please refer to <https://www.icicipruamc.com/news-and-updates/all-news> for more details

Statutory Details

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

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expressions or variations of such expressions that are “forward looking statements”. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken based on this material. All figures and other data given in this document are dated and the same may or may not be relevant in future. Investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of ICICI Prudential Mutual Fund.