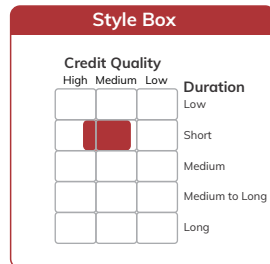


ICICI Prudential Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds. A relatively high interest rate risk and relatively high credit risk.)



Category
Credit Risk Fund



Returns of ICICI Prudential Credit Risk Fund - Growth Option as on August 31, 2023

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	6.50	10652.09	6.59	12110.43	7.50	14357.64	8.19	27283.10
CRISIL Credit Risk Debt C-II Index (Benchmark)	9.10	10912.67	8.01	12602.12	9.02	15400.60	9.38	31366.67
CRISIL 10 Year Gilt Index (Additional Benchmark)	6.88	10689.45	3.70	11150.51	6.70	13833.75	6.47	22244.59
NAV (Rs.) Per Unit (as on August 31, 2023) : 27.2831	25.6129		22.5286		19.0025		10.00	

Potential Risk Class (PRC)

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Notes:

- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Credit Risk Fund.
- The scheme is currently managed by Manish Banthia and Ritesh Lunawat. Mr. Manish Banthia has been managing this fund since Nov 2016. Total Schemes managed by the Fund Manager is 21 (21 are jointly managed).
- Mr. Ritesh Lunawat has been managing this fund since May 2023. Total Schemes managed by the Fund Manager is 11 (11 are jointly managed). Refer annexure at the following [link](#) for performance of other funds being managed by the fund managers.
- Date of inception: 03-Dec-10.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- 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.
- Investors please note that the name of the benchmark of the Scheme has changed to CRISIL Credit Risk Debt C-II Index with effect from April 3, 2023.
- Mr. Akhil Kakkar has ceased to be a fund manager of this scheme with effect from May 1, 2023.

Scheme Details

Fund Managers :**
Manish Banthia
(Managing this fund since Nov, 2016 & Overall 20 years of experience)

Ritesh Lunawat
(Managing this fund since May, 2023 & Overall 10 years of experience) (w.e.f. May 1, 2023)

Inception/Allotment date: 03-Dec-10

Monthly AAUM as on 31-Aug-23 : Rs. 7,626.37 crores
Closing AUM as on 31-Aug-23 : Rs. 7,597.74 crores

Application Amount for fresh Subscription* :**
Rs. 100 (plus in multiple of Re.1)

Min.Add.Investment :
Rs. 100/- (plus in multiple of Re. 1)

Exit load for Redemption / Switch out :- Lumpsum & SIP / STP / SWP
10% of units within 1 Year from allotment - Nil.
More than 10% of units, within 1 Year - 1% of applicable NAV
More than 1 Year - Nil (w.e.f. 05-Oct-16)

Total Expense Ratio @@@ :
Other : 1.57% p. a.
Direct : 0.92% p. a.

No. of folios in the Scheme :
66,809

Indicative Investment Horizon: 3 years and above

NAV (As on 31-Aug-23): Growth Option : 27.2831 | Direct Plan Growth Option : 29.7041

Portfolio as on August 31, 2023

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
Treasury Bills	SOV	2.95%	Motherson Sumi Systems Ltd.	FITCH AAA	1.32%
Government Securities		15.09%	Tata Motors Finance Solutions Ltd.	CRISIL AA	1.26%
Short Term®		7.04%	Prism Johnson Ltd.	FITCH A+	1.23%
• 07.38% GOI 2027	SOV	5.07%	Motilal Oswal Home Finance Ltd	FITCH AA	1.21%
• 07.06% GOI 2028	SOV	1.97%	Promont Hillside Pvt. Ltd. (Guarantee from Tata Housing Development Company Ltd.)	CARE AA	1.08%
Long Term®		8.05%	Tier 1 - Basel III)	CRISIL AA	1.06%
• 07.26% GOI 2033	SOV	5.43%	Aditya Birla Housing Finance Ltd.	ICRA AAA	0.99%
• 7.18% GOI 2037	SOV	2.62%	Tata Projects Ltd.	FITCH AA	0.99%
Certificate of Deposit (CDs)		2.55%	Tata Motors Ltd.	ICRA AA	0.94%
Axis Bank Ltd.	CRISIL A1+	1.28%	Samvardhana Motherson International Ltd (Secured by pledge of equity shares of Motherson Sumi Systems Ltd.)	FITCH AAA	0.92%
NABARD	CRISIL A1+	1.27%	NABARD	CRISIL AAA	0.72%
Commercial Papers (CPs)		3.27%	Bahadur Chand Investments Pvt. Ltd. (Hero Group company)	ICRA AA	0.66%
• SEIL Energy India Ltd	CRISIL A1+	3.27%	Hampi Expressways Private Ltd. (Guaranteed by Tata Realty and Infrastructure Limited)	CARE AA+(CE)	0.66%
Corporate Securities		58.92%	Jhajjar Power Ltd. (CLP Group)	FITCH AA(CE)	0.65%
• Aadhar Housing Finance Ltd.	ICRA AA	4.18%	Astec LifeSciences Ltd. (Godrej Group Entity)	FITCH AA-	0.65%
• Avanse Financial Services Ltd	CARE AA-	3.29%	Creamline Dairy Products Ltd (Godrej Group Entity)	FITCH AA-	0.65%
• TVS Credit Services Ltd.	CRISIL AA	3.03%	GR Phagwara Expressway Ltd.	CARE AAA	0.58%
• Macrotech Developers Ltd.	ICRA A+	2.94%	TMF Holdings Ltd. (backed by put option on TATA Motors)	CRISIL AA	0.53%
• DME Development Ltd. (NHAI Subsidiary)	CRISIL AAA	2.91%	Mahanagar Telephone Nigam Ltd.	CRISIL AAA(CE)	0.53%
• Ess Kay Fincorp Ltd	CRISIL A+	2.65%	Units of Infrastructure Investment Trusts (InvITs)		1.12%
• ONGC Petro additions Ltd.	ICRA AA	2.60%	India Infrastructure Trust		0.71%
The Great Eastern Shipping Company Ltd.	CRISIL AA+	2.46%	Data Infrastructure Trust		0.42%
• Godrej Industries Ltd.	CRISIL AA	2.44%	Units of Real Estate Investment		
• IIFL Home Finance Ltd.	CRISIL AA	2.02%			
JM Financial Asset Reconstruction Company Ltd.	ICRA AA-	1.97%			
Kalpataru Projects International Ltd (erstwhile JMC Projects India Ltd.)	CARE AA	1.97%			
Indostar Capital Finance Ltd.	CRISIL AA-	1.96%			
Yes Bank Ltd.	ICRA A-	1.93%			
G R Infraprojects Ltd.	CRISIL AA	1.65%			
Nuvoco Vistas Corporation Ltd. (Nirma Group)	CRISIL AA-	1.57%			
Varanasi Sangam Expressway Pvt. Ltd.	FITCH AAA	1.42%			
Land Kart Builders Pvt Ltd.	CARE AA	1.35%			

Quantitative Indicators

Average Maturity : 3.43 Years	Modified Duration : 1.75 Years
Macaulay Duration : 1.86 Years	Annualised Portfolio YTM*: 8.35%

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

***Maximum Investment Amount:
With effect from December 19, 2019, maximum Investment Amount per investor including existing investment amount (based on Permanent Account Number of first holder) at the time of investment:

1) The Maximum Investment Amount across all folios shall not exceed Rs. 50 crore except to the extent detailed in point no. 2 below.

2) The AMC Mutual Fund may at its discretion accept an amount greater than Rs. 50 crore, subject to the below limits: a) The aggregate AUM of all the investors with more than Rs. 50 crore does not exceed 12% of the Scheme's AUM, which is declared on the last day of preceding calendar quarter.

b) Maximum investment amount per investor across all folios does not exceed 5% of the Scheme's AUM, which is declared on the last day of preceding calendar quarter.

For Schemes which have discontinued fresh subscriptions with effect from October 01, 2012, the Dividend declared will be compulsorily paid out under the "IDCW Payout option".

@@@ Total Expense Ratio is as on the last day of the month.

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 is suitable for investors who are seeking*:

- Medium term savings
- A debt scheme that aims to generate income through investing predominantly in AA and below rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity.

Scheme	Benchmark

Investors understand that their principal will be at Moderately High risk

Benchmark riskometer is at High risk

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

ICICI Prudential Credit Risk Fund

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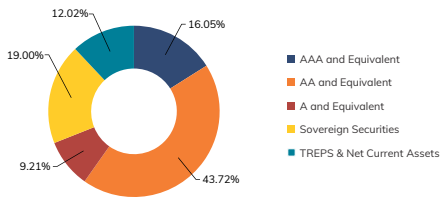
Category
Credit Risk Fund

Portfolio as on August 31, 2023

Company/Issuer	Rating	% to NAV
Trust (REITs)		3.93%
• EMBASSY OFFICE PARKS REIT		3.30%
MINDSPACE BUSINESS PARKS REIT		0.64%
Debt less than 0.5% of corpus		0.76%
TREPS & Net Current Assets		11.41%
Total Net Assets		100.00%

• Top Ten Holdings
@Short Term < 8 Years, Long Term > 8 Years.

Rating Profile (as % of debt component)



ICICI Prudential Mutual Fund Corporate Office

ONE BKC, A - Wing, 13th Floor, Bandra-Kurla Complex, Mumbai 400 051, India.

Tel: 022 - 26525000 Fax: 022 - 26528100, website: www.icicipruamc.com, email id: enquiry@icicipruamc.com

Statutory Details & Risk Factors

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

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