

ICICI Prudential Savings Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to page no. 134 for definition of Macaulay Duration). A relatively high interest rate risk and moderate credit risk.)



Category
Low Duration Fund

Style Box		
Credit Quality		
High	Medium	Low
■	■	■
Duration		
Low		
Short		
Medium		
Medium to Long		
Long		

Returns of ICICI Prudential Savings 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	7.52	10753.79	5.40	11707.97	6.70	13834.01	7.70	47313.56
CRISIL Low Duration Debt B-I Index (Benchmark)	7.32	10733.78	5.39	11706.09	6.37	13617.98	7.04	41537.67
1 Year T Bill (Additional Benchmark)	6.39	10641.10	4.49	11407.65	5.71	13204.83	5.88	33100.80
NAV (Rs.) Per Unit (as on August 31, 2023 : 473.1356)	439.9711		404.1142		342.0091		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)		B-III	

Notes:

- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Savings Fund.
- The scheme is currently managed by Manish Banthia, Rohan Maru and Darshil Dedhia. Mr. Manish Banthia has been managing this fund since June 2023. Total Schemes managed by the Fund Manager is 21 (21 are jointly managed).
- Mr. Rohan Maru has been managing this fund since Sep 2013. Total Schemes managed by the Fund Manager is 9 (9 are jointly managed).
- Mr. Darshil Dedhia has been managing this fund since June 2023. Total Schemes managed by the Fund Manager is 6 (6 are jointly managed). Refer annexure at the following [link](#) for performance of other funds being managed by the fund managers.
- Date of inception: 27-Sep-02.
- 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 Low Duration Debt B-I Index with effect from April 3, 2023.
- Mr. Rahul Goswami has ceased to be a fund manager of this scheme with effect from June 12, 2023.

Scheme Details

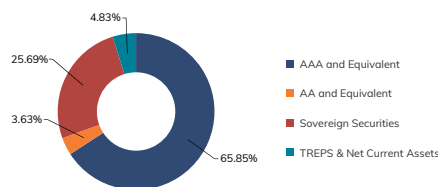
Fund Managers** : Manish Banthia (Managing this fund since June, 2023 & Overall 20 years of experience) (w.e.f. June 12, 2023) Rohan Maru (Managing this fund since Sep, 2013 & Overall 13 years of experience) Darshil Dedhia (Managing this fund since June, 2023 & Overall 11 years of experience) (w.e.f. June 12, 2023)	Inception/Allotment date: 27-Sep-02	NAV (As on 31-Aug-23): Growth Option : 473.1356 Direct Plan Growth Option : 478.5952
Indicative Investment Horizon: 60 days and above	Monthly AAUM as on 31-Aug-23 : Rs. 21,062.17 crores Closing AUM as on 31-Aug-23 : Rs. 21,211.42 crores	Exit load for Redemption / Switch out :- Lumpsum & SIP / STP / SWP Option Nil
	Application Amount for fresh Subscription : Rs.100 (plus in multiples of Re.1)*	Total Expense Ratio @@ : Other : 0.49% p. a. Direct : 0.40% p. a.
	Min.Addl.Investment : Rs.100 (plus in multiples of Re.1)	No. of folios in the Scheme : 1,19,073

Portfolio as on August 31, 2023

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
Treasury Bills	SOV	0.06%	DME Development Ltd.	CRISIL AAA	1.98%
Government Securities		23.05%	Bajaj Finance Ltd.	CRISIL AAA	1.82%
Short Term*		12.07%	EMBASSY OFFICE PARKS REIT	CRISIL AAA	1.70%
• 07.88% GOI Floater 2028	SOV	5.85%	Bharti Telecom Ltd.	CRISIL AA+	1.41%
• 07.06% GOI 2028	SOV	3.17%	Power Finance Corporation Ltd.	CRISIL AAA	1.36%
• 06.99% GOI 2026	SOV	2.01%	Bahadur Chand Investments Pvt. Ltd. (Hero Group company)	ICRA AA	1.02%
• 06.79% GOI 2027	SOV	1.04%	Kotak Mahindra Investments Ltd.	CRISIL AAA	0.83%
Long Term*		10.98%	Cholamandalam Investment And Finance Company Ltd.	ICRA AA+	0.70%
• 08.51 % GOI Floater 2033	SOV	8.87%	Aditya Birla Finance Ltd.	ICRA AAA	0.68%
• 07.93% GOI Floater 2034	SOV	2.11%	Tata Capital Financial Services Ltd.	ICRA AAA	0.68%
Certificate of Deposit (CDs)		24.53%	Tata Cleantech Capital Ltd	CRISIL AAA	0.55%
• HDFC Bank Ltd.	CRISIL A1+	4.39%	ICICI Bank Ltd. (Additional Tier 1 - Basel III)	CRISIL AA+	0.03%
• State Bank Of India	FITCH A1+	3.57%	Debt less than 0.5% of corpus		6.20%
• NABARD	CRISIL A1+	2.96%	TREPS & Net Current Assets		4.82%
• Kotak Mahindra Bank Ltd.	CRISIL A1+	2.76%	Total Net Assets		100.00%
• Axis Bank Ltd.	CRISIL A1+	2.20%			
• Export-Import Bank Of India	CRISIL A1+	2.06%			
• Canara Bank	CRISIL A1+	1.87%			
• Union Bank Of India	ICRA A1+	1.77%			
• Small Industries Development Bank Of India	CRISIL A1+	1.30%			
• Punjab National Bank	CRISIL A1+	0.88%			
• Indian Bank	CRISIL A1+	0.77%			
Commercial Papers (CPs)		12.21%			
• Small Industries Development Bank Of India	CRISIL A1+	3.55%			
• LIC Housing Finance Ltd.	CRISIL A1+	3.08%			
• Muthoot Finance Ltd.	CRISIL A1+	2.39%			
• HDFC Ltd.	CRISIL A1+	1.77%			
• Sundaram Home Finance Ltd.	CRISIL A1+	0.89%			
• Sharekhan Ltd	ICRA A1+	0.53%			
Corporate Securities		29.13%			
• LIC Housing Finance Ltd.	CRISIL AAA	4.59%			
• NABARD	CRISIL AAA	4.39%			
• Small Industries Development Bank Of India	CRISIL AAA	2.90%			
• HDFC Ltd.	CRISIL AAA	2.27%			
• Pipeline Infrastructure Pvt Ltd. (Sponsored by Brookfield)	CRISIL AAA	2.21%			

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

Rating Profile (as % of debt component)



Quantitative Indicators

Average Maturity : 2.51 Years	Modified Duration : 0.69 Years
Macaulay Duration : 0.74 Years	Annualised Portfolio YTM*: 7.67%

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

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. With effect from May 28, 2018, the benchmark of ICICI Prudential Savings Fund has been changed from CRISIL Liquid Fund Index to Nifty Low Duration Debt Index * applicable for switch-ins as well The AUM/AAUM figures have been adjusted with respect to investments made by other schemes of the Mutual Fund into aforesaid scheme. The aggregate value of such interscheme investments amounts to Rs. 788.46 crores. For computing Portfolio yield of the scheme, yield for Government Securities Floaters is considered as per values provided in CILINDS-OM platform. 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*: • Short term savings • An open ended low duration debt scheme that aims to maximise income by investing in debt and money market instruments while maintaining optimum balance of yield, safety and liquidity.	
Scheme 	Benchmark (CRISIL Low Duration Debt B-I Index)
Investors understand that their principal will be at Low to Moderate risk	Benchmark riskometer is at Moderate risk
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	

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.

Disclaimer: In the preparation of the material contained in this document, the AMC has used information that is publicly available, including information developed in-house. Some of the material(s) used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar 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. ICICI Prudential Asset Management Company Limited (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. Further, the information contained herein should not be construed as forecast or promise. The recipient alone shall be fully responsible/are liable for any decision taken on this material.