

ICICI Prudential Equity & Debt Fund

(Erstwhile ICICI Prudential Balanced Fund)

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

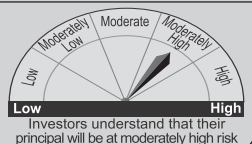
This Product is suitable for investors who are seeking*:

• long term wealth creation solution

• A balanced fund aiming for long term capital appreciation and current income by investing in equity as well as fixed income securities.

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

Riskometer

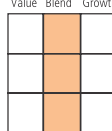


Investors understand that their principal will be at moderately high risk

Style Box

Equity

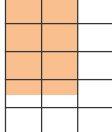
Style Value Blend Growth



Diversified

Debt

Credit Quality High Medium Low



Duration Low Short Medium Medium to Long Long

Fund Details

Fund Managers** :

Equity : Sankaran Naren
(Managing this fund since Dec, 2015 & Overall 26 years of experience)
Atul Patel
(Managing this fund since Aug, 2016 & Overall 7 years of experience)
Debt : Manish Banthia
(Managing this fund since Sep, 2013 & Overall 13 years of experience)

Indicative Investment Horizon:

3 yrs & more

Inception/Allotment date:

03-Nov-99

Monthly AAUM as on 31-Jan-19 :

Rs. 26,245.81 crores

Closing AUM as on 31-Jan-19 :

Rs. 25,899.15 crores

NAV (As on 31-Jan-19):

IPEDF Growth Option : 126.12

IPEDF Monthly Dividend Option :

21.97

IPEDF Direct Plan Growth Option :

134.95

IPEDF Direct Plan Monthly Dividend Option :

29.07

Options :

Growth & Dividend (Monthly & Annual)

(dividend payout*** and re-investment facility available)

Application Amount for fresh Subscription :

Rs.5,000 (plus in multiples of Re.1)

Min.Addl.Investment :

Rs.1,000 (plus in multiples of Re.1)

Entry load :

Not Applicable

Exit load for Redemption / Switch out - Lumpsum & SIP / STP / SWP

Upto 10% of units within 1 Year from the date of allotment - Nil

More than 10% 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. 10th November 2016.

SIP** :

Daily, Weekly, Fortnightly & Monthly Frequency: Rs. 100/- and in multiple of Rs. 1/-

Quarterly Frequency: Rs. 5,000/- and in multiple of Rs. 1/-

SWP** :

Rs. 500/- and in multiples of Rs. 1/-

STP/ Flex STP/ Value STP* :

Daily Frequency: Rs. 250/- and in multiples of Rs. 50/-

Weekly, Monthly and Quarterly Frequency: Rs. 1,000/- and in multiples of Rs. 1/-

Min.Redemption Amt. :

500/- or all units where amount is below 500/-

Dividend Returns :

Refer page no. from 126 to 134

SIP Returns :

Refer page no. from 122 to 124

Total Expense Ratio @@@ :

IPEDF : 2.00% p. a.

IPEDF Direct Plan : 1.04% p. a.

Investment Objective :

Refer page no. from 135 to 139

Returns of ICICI Prudential Equity & Debt Fund - Growth Option as on January 31, 2019 - (IPEDF)

Particulars	1 Year		3 Year		5 Year		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	-4.50	9550.20	12.89	14402.19	15.77	20808.45	14.07	126120.00
CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)	0.19	10018.78	12.17	14126.14	13.21	18600.72	NA	NA
Nifty 50 Index (Additional Benchmark)	-0.35	9964.50	14.20	14909.67	13.61	18930.26	13.08	106750.62
1 Year T Bill (Additional Benchmark)	7.22	10722.12	6.73	12165.65	7.38	14282.15	6.49	33584.27
NAV (Rs.) Per Unit (as on January 31,2019 : 126.12)	132.06		87.57		60.61		10.00	

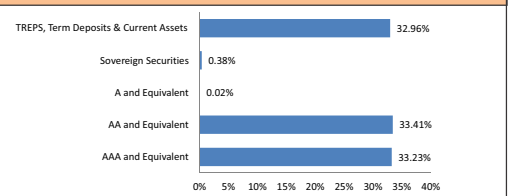
Notes:
1. Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Equity & Debt Fund.
2. The scheme is currently managed by Sankaran Naren, Atul Patel and Manish Banthia. Mr. Sankaran Naren has been managing this fund since Dec 2015. Total Schemes managed by the Fund Manager (Equity) is 36 (32 are jointly managed). Refer annexure from page no. 104 for performance of other schemes currently managed by Sankaran Naren.
3. Mr. Atul Patel has been managing this fund since Aug 2016. Total Schemes managed by the Fund Manager (Equity) is 10 (8 are jointly managed). Refer annexure from page no. 104 for performance of other schemes currently managed by Atul Patel.
4. Mr. Manish Banthia has been managing this fund since Sep 2013. Total Schemes managed by the Fund Manager (Debt) is 15 (10 are jointly managed). Refer annexure from page no. 104 for performance of other schemes currently managed by Manish Banthia.
5. Date of inception: 03-Nov-99.
6. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
7. Load is not considered for computation of returns.
8. 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.
9. As the scheme was launched before the launch of the benchmark index, benchmark index figures since inception or the required period are not available.
10. The performance of the scheme is benchmarked to the Total Return variant of the Index

Portfolio as on January 31, 2019

Company/Issuer	Rating	% to NAV	% to NAV Derivatives	Company/Issuer	Rating	% to NAV	% to NAV Derivatives
Equity Shares		71.25%	-5.20%	Info Edge (India) Ltd.		0.14%	
Aerospace & Defense		0.22%		Hexaware Technologies Ltd.		0.13%	
Hindustan Aeronautics Ltd.		0.22%		Wilpro Ltd.		0.09%	
Auto		2.13%	0.06%	CSCC Ventures Ltd.		0.01%	
Tata Motors Ltd. - DVR		0.81%	0.05%	Telecom - Services		4.27%	
TVS Motor Company Ltd.		0.81%		Bharti Airtel Ltd.		3.97%	
Tata Motors Ltd.		0.81%		Vodafone Idea Ltd.		0.30%	
Maruti Suzuki India Ltd.		0.01%		Textile Products		0.02%	
Auto Ancillaries		0.80%		S. P. Apparels Ltd.		0.02%	
Mothergum Surji Systems Ltd.		0.21%		Transportation		0.02%	
Apollo Tyres Ltd.		0.21%		Gateway Distriparks Ltd.		0.02%	
Sandhar Technologies Ltd.		0.02%		Index Futures & Options		0.02%	
Banks		13.70%	-1.55%	Nifty 50 Index - Futures		1.05%	-3.03%
ICICI Bank Ltd.		6.11%	-0.25%	Unit of Mutual Fund		0.12%	
State Bank of India		3.69%		ICICI Prudential Fixed Maturity Plan - Series 82 -		0.92%	
Axis Bank Ltd.		1.52%	-1.30%	1185 Days Plan L - Direct Plan		0.92%	
HDFC Bank Ltd.		0.61%		ICICI Prudential Fixed Maturity Plan - Series 82 -		0.92%	
The Federal Bank Ltd.		0.20%		1185 Days Plan M - Direct Plan		0.92%	
Union Bank of India		0.20%		CPs and CDs		5.54%	
Karur Vysya Bank Ltd.		0.08%		L&T Finance Ltd.		0.15%	
Candidate Bank		0.08%		Indiabulls Housing Finance Ltd.		0.15%	
Cement		0.77%		HDFC Ltd.		0.90%	
Ambuja Cements Ltd.		0.31%		Axis Bank Ltd.		0.65%	
JK Lakshmi Cement Ltd.		0.21%		Tata Sons Ltd.		0.48%	
ONGC Cement Ltd.		0.06%		First Bank Ltd.		0.36%	
ACC Ltd.		0.04%		Bharti Airtel Ltd.		0.10%	
Tata Chemicals Ltd.		0.43%		Treasury Bills		0.10%	
Construction		1.10%		Government Securities - Short Term*		0.03%	
KNR Constructions Ltd.		0.43%		08.21% Haryana SDL 2022		0.03%	
PNC Infratech Ltd.		0.39%		Corporate Securities		15.03%	
Ashiana Housing Ltd.		0.05%		Axis Bank Ltd.		2.24%	
Capacite Infraprojects Ltd.		0.05%		ICICI Bank Ltd.		2.09%	
Larsen & Toubro Ltd.		1.24%		Gesthahill Trading & Investments Pvt. Ltd. (secured by		1.35%	
Engineers India Ltd.		0.03%		pledge of equity shares of Asian Paints Ltd.)		0.03%	
Ashoka Buildcon Ltd.		0.03%		ICICI Housing Finance Ltd.		0.15%	
Consumer Durables		0.21%		State Bank of India		1.32%	
Tan Company Ltd.		0.03%		Rural Electrification Corporation Ltd.		0.95%	
Khadim India Ltd.		0.03%		Talwandi Sabo Power Ltd. (Guaranteee from Vedanta Ltd.)		0.86%	
Consumer Non Durables		4.10%		Zydus Wellness Ltd. (Subsidiary of Cadila Healthcare Limited)		0.77%	
ITC Ltd.		0.86%		Indusind Bank Ltd.		0.69%	
Asian Paints Ltd.		0.86%		Vedanta Ltd.		0.69%	
Dabur India Ltd.		0.15%		Power Finance Corporation Ltd.		0.58%	
Marico Ltd.		0.15%		Bank Of Baroda		0.58%	
Finance		0.80%	0.04%	HDFC Bank Ltd.		0.39%	
HDFC Ltd.		0.80%		Alembic Pharmaceuticals Ltd.		0.39%	
SBI Life Insurance Company Ltd.		0.40%	0.04%	Essel Mining & Industries Ltd. (Aditya Birla Group company)		0.39%	
General Insurance Corporation of India		0.39%		The Great Eastern Shipping Company Ltd.		0.26%	
IC Housing Finance Ltd.		0.31%		Muthoot Finance Ltd.		0.20%	
ICICI Securities Ltd.		0.23%		JM Financial Products Ltd.		0.19%	
ICICI Prudential Life Insurance Company Ltd.		0.06%		AU Small Finance Bank Ltd.		0.19%	
Max Financial Services Ltd.		0.17%		Axis Bank Ltd.		0.15%	
Equitas Holdings Ltd.		0.09%		HDFC Ltd.		0.14%	
ICICI Lombard General Insurance Company Ltd.		0.03%		Tata Sons Ltd.		0.13%	
The New India Assurance Company Ltd.		0.03%		NTPC Ltd.		0.01%	
Multi Commodity Exchange Of India Ltd.		0.06%		NTPC Ltd.		0.01%	
Gas		0.75%		IDBI Bank Ltd.		0.01%	
Oil & Natural Gas Corporation Ltd.		0.12%		Pass Through Certificates		0.81%	
Healthcare Services		0.12%		MRT Securitisation Trust LXX (Originator is Magna		0.03%	
Narayana Hrudayalaya Ltd.		0.16%		Healthcare Investment Trusts (InvTIs)		1.88%	
Hotels, Resorts And Other Recreational Activities		0.06%		Net Current Assets		100.00%	
The Indian Hotels Company Ltd.		0.06%					
Industrial Capital Goods		0.13%					
Siemens Ltd.		0.13%					
Media & Entertainment		0.82%	-0.37%				
Zee Entertainment Enterprises Ltd.		0.82%					
Jagran Prakashan Ltd.		0.05%					
Minerals/Mining		2.00%					
Coal India Ltd.		2.00%					
Non - Ferrous Metals		7.02%					
Vedanta Ltd.		3.91%					
Hindalco Industries Ltd.		3.04%					
Oil		4.87%					
Oil & Natural Gas Corporation Ltd.		4.60%					
Petroleum Products		3.38%					
Indian Oil Corporation Ltd.		3.38%					
Hindustan Petroleum Corporation Ltd.		0.45%					
Mangalore Refinery and Petrochemicals Ltd.		0.05%					
Pharmaceuticals		4.27%					
Sun Pharmaceutical Industries Ltd.		2.42%					
Cipla Ltd.		0.15%					
Alembic Pharmaceuticals Ltd.		0.15%					
Dishman Carbogen Amcis Ltd.		0.06%					
Power		7.73%					
NTPC Ltd.		4.89%					
Power Grid Corporation Of India Ltd.		1.23%					
Tata Power Company Ltd.		0.79%					
NESL Ltd.		0.25%					
Gujarat Industries Power Company Ltd.		0.19%					
Software		0.08%					
Spencers Retail Ltd.		0.01%					
Infosys Ltd.		6.19%	-0.35%				
ICICI Technologies Ltd.		2.89%					
Tech Mahindra Ltd.		1.09%	-0.35%				

• Total Ten Holdings
Derivatives are considered at exposure value.
*Short Term < 8 Years, Long Term > 8 Years.
**Please refer to annexure on "Pass Through Certificates Details" for complete details.

Rating Profile (as % of debt component)



Quantitative Indicators - Debt Component	Average Maturity : 1.35 years	Macaulay Duration : 1.18 Years
	Modified Duration : 1.08 Years	Yield To Maturity : 8.59%
Quantitative Indicators - Equity Component	Average P/E : 19.00	Average P/BV: 3.18
	Average Dividend Yield : 2.91	Sharpe Ratio: 0.63
Annual Portfolio Turnover Ratio : Equity - 0.66 times, Others (Debt and Derivatives) - 1.53 times	Combined Annual Portfolio Turnover Ratio : 2.19 times	
Portfolio Beta: 0.96	R squared : 0.85	Std Dev (Annualised) : 9.89%
	Benchmark Std Dev (Annualised) : 9.48%	Net Equity Level ^{@@@} : 66.05%

The existing Crisil Balanced Fund - Aggressive Index has been renamed as Crisil Hybrid 35 + 65 - Aggressive Index as per communication received from CRISIL.
Portfolio turnover has been computed as the ratio of the lower value of purchase and sales, to the average net assets in the past one year (since inception for schemes that have not completed a year).
Risk-free rate based on the last Overnight MIBOR cut-off of 6.50%
In addition to the fund manager managing this fund, overseas investment is managed by Ms. Priyanka Khandelwal.
@@@ Total Expense Ratio is as on the last business day of the month.
@@@ Daily, Weekly and Fortnightly frequencies are available in Systematic Investment Plan (SIP), in addition to existing Monthly & Quarterly frequencies with effect from February 1, 2019. Minimum number of instalments for daily, weekly, fortnightly and monthly frequencies will be 6 and for Quarterly frequency will be 4.
*** Minimum number of instalments for daily, weekly and monthly frequency will be 6 and for Quarterly frequency will be 4.
**** In case of 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.
***** The net equity level includes Foreign equity and Units of equity mutual fund