

# ICICI Prudential Savings Fund

(Formerly known as ICICI Prudential Flexible Income Plan)

(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.)

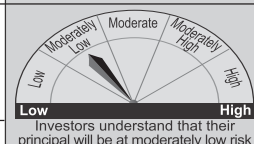
This Product is suitable for investors who are seeking\*:

## • 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.

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

## Riskometer



## Style Box

Credit Quality			Duration
High	Medium	Low	
			Low
			Short
			Medium
			Medium to Long
			Long

## Returns of ICICI Prudential Savings Fund - Growth Option as on January 31, 2019 - (IPSF)

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
<b>Scheme</b>	7.52	10751.91	7.85	12552.40	8.34	14928.88	8.02	35329.39
<b>Nifty Low Duration Debt Index (Benchmark)</b>	7.67	10767.42	7.56	12449.91	8.11	14769.47	7.81	34218.00
<b>1 Year T Bill (Additional Benchmark)</b>	7.22	10722.12	6.73	12165.65	7.38	14282.15	6.02	26002.32
<b>NAV (Rs.) Per Unit (as on January 31, 2019 : 353.2939)</b>	328.5870		281.4552		236.6513		100.0000	

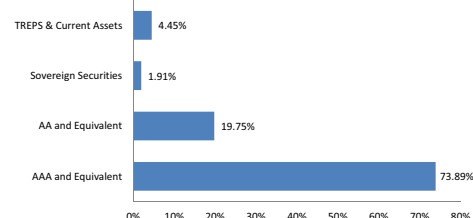
### Notes:

1. Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Savings Fund.
2. The scheme is currently managed by Rahul Goswami and Rohan Maru. Mr. Rahul Goswami has been managing this fund since Sep 2012. Total Schemes managed by the Fund Manager is 9 (8 are jointly managed).
3. Mr. Rohan Maru has been managing this fund since Sep 2013. Total Schemes managed by the Fund Manager is 7 (6 are jointly managed).
4. Date of inception: 27-Sep-02.
5. Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
6. Load is not considered for computation of returns.
7. 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

## Portfolio as on January 31, 2019

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
<b>Government Securities - Short Term<sup>®</sup></b>			Alembic Pharmaceuticals Ltd.	CRISIL AA+	0.60%
7.37% GOI 2023	SOV	1.51%	India Infoline Finance Ltd.	ICRA AA	0.60%
08.68% Uttar Pradesh SDL 2022	SOV	0.17%	Small Industries Development Bank Of India	CARE AAA	0.59%
06.84% GOI 2022	SOV	0.09%	Reliance Industries Ltd.	CRISIL AAA	0.57%
08.76% Maharashtra SDL 2022	SOV	0.05%	CLP Wind Farms (India) Pvt. Ltd.	FITCH AA	0.41%
08.27% Rajasthan SDL 2022	SOV	0.04%	Hero Fincorp Ltd.	ICRA AA+	0.37%
08.21% Haryana SDL 2022	SOV	0.03%	HDFC Ltd.	CRISIL AAA	0.25%
08.45% Jammu & Kashmir SDL 2023	SOV	0.02%	Sundaram Finance Ltd.	CRISIL AAA	0.23%
<b>CPs and CDs</b>			JM Financial Products Ltd.	ICRA AA	0.23%
• HDFC Ltd.	CRISIL A1+	8.37%	ONGC Mangalore Petro Chemicals Ltd.	FITCH AAA	0.15%
• IDFC First Bank Ltd.	ICRA A1+	6.42%	Volkswagen Finance Pvt. Ltd.	FITCH AAA	0.11%
• NABARD	CRISIL A1+	5.10%	Dewan Housing Finance Corporation Ltd.	CARE AAA	0.07%
• Small Industries Development Bank Of India	CRISIL A1+	5.01%	<b>Pass Through Certificates<sup>®</sup></b>		
• Axis Bank Ltd.	CRISIL A1+	4.61%	Reliable Devices Trust 01	ICRA AAA(SO)	0.23%
• IndusInd Bank Ltd.	CRISIL A1+	3.50%	Reliable Devices Trust 02	ICRA AAA(SO)	0.22%
• Reliance Industries Ltd.	CARE A1+	2.83%	Reliable Devices Trust 03	ICRA AAA(SO)	0.22%
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.33%	Reliable Devices Trust 04	ICRA AAA(SO)	0.22%
Tata Power Company Ltd.	CRISIL A1+	1.45%	Reliable Devices Trust 05	ICRA AAA(SO)	0.21%
Cholamandalam Investment And Finance Company Ltd.	CRISIL A1+	1.44%	Reliable Devices Trust 06	ICRA AAA(SO)	0.20%
Can Fin Homes Ltd.	ICRA A1+	1.16%	Reliable Devices Trust 07	ICRA AAA(SO)	0.20%
Standard Chartered Investment & Loan (India) Ltd.	ICRA A1+	0.94%	Reliable Devices Trust 08	ICRA AAA(SO)	0.20%
Network18 Media & Investments Ltd.	CARE A1+	0.74%	Reliable Devices Trust 10	ICRA AAA(SO)	0.19%
HDFC Bank Ltd.	FITCH A1+	0.59%	Reliable Devices Trust 09	ICRA AAA(SO)	0.19%
JM Financial Credit Solution Ltd.	FITCH A1+	0.59%	Reliable Devices Trust 11	ICRA AAA(SO)	0.18%
LIC Housing Finance Ltd.	CRISIL A1+	0.44%	Reliable Devices Trust 12	ICRA AAA(SO)	0.18%
Yes Bank Ltd.	ICRA A1+	0.36%	<b>TREPS &amp; Net Current Assets</b>		
Fullerton India Credit Co. Ltd.	ICRA A1+	0.09%	<b>Total Net Assets</b>		
<b>Corporate Securities</b>			<b>100.00%</b>		
• Indiabulls Housing Finance Ltd.	CARE AAA	6.57%	<b>• Top Ten Holdings</b>		
• Piramal Capital & Housing Finance Ltd.	ICRA AA+	5.65%	<sup>®</sup> Short Term < 8 Years, Long Term > 8 Years.		
• Rural Electrification Corporation Ltd.	CRISIL AAA	4.78%	<sup>®</sup> Please refer to annexure on "Pass Through Certificates Details" for complete details.		
• Vedanta Ltd.	CRISIL AA	3.39%			
Bharti Airtel Ltd.	CRISIL AA	1.77%			
LIC Housing Finance Ltd.	CRISIL AAA	1.71%			
Shriram Transport Finance Company Ltd.	CRISIL AA+	1.64%			
NABHA Power Ltd.	ICRA AAA	1.51%			
Bahadur Chand Investments Private Ltd. (Hero Group company)	ICRA AA	1.49%			
Mahindra & Mahindra Financial Services Ltd.	FITCH AAA	1.49%			
Aditya Birla Fashion and Retail Limited	CRISIL AA	1.42%			
Reliance Jio Infocomm Ltd.	CRISIL AAA	1.31%			
NRSS XXIX Transmission Ltd.	CRISIL AAA	1.20%			
HDFC Credila Financial Services Pvt. Ltd.	CRISIL AAA	1.20%			
Piramal Enterprises Ltd.	ICRA AA	1.19%			
John Deere Financial India Pvt. Ltd.	CRISIL AAA	1.06%			
Zydus Wellness Ltd. (Subsidiary of Cadila Healthcare Limited)	CRISIL AA+	0.98%			
NABARD	CRISIL AAA	0.93%			
Sun Pharma Laboratories Ltd.	ICRA AAA	0.90%			
Power Finance Corporation Ltd.	CRISIL AAA	0.87%			

## Rating Profile



## Quantitative Indicators

Average Maturity : 0.62 Years	Macaulay Duration : 0.58 Years	Modified Duration : 0.53 Years	Yield To Maturity : 8.17%
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For Schemes which have discontinued fresh subscriptions with effect from October 01, 2012, the dividend declared will be compulsorily paid out under the "dividend payout" option.

<sup>\*\*</sup> 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 installments for daily, weekly, fortnightly and monthly frequencies will be 6 and for Quarterly frequency will be 4.

<sup>\*</sup> Minimum number of installments for daily, weekly and monthly frequency will be 6 and for Quarterly frequency will be 4. w.e.f February 01, 2017.

<sup>\*\*\*</sup> Monthly, Quarterly, Half Yearly and Annual frequencies are available in Systematic Withdrawal Plan (SWP). The minimum number of instalments for all the frequencies will be 2.

<sup>\*\*\*\*</sup> This facility will be available with all frequencies except daily frequency. In case of daily frequency, dividend will be mandatorily reinvested. In case the unit holder has opted for dividend payout option in any open ended scheme where subscription is allowed, 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.

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 # applicable for switch-outs as well but not for STP or SWP