

# Fixed Income Blue Book



# Investment Avenues – Asset Classes

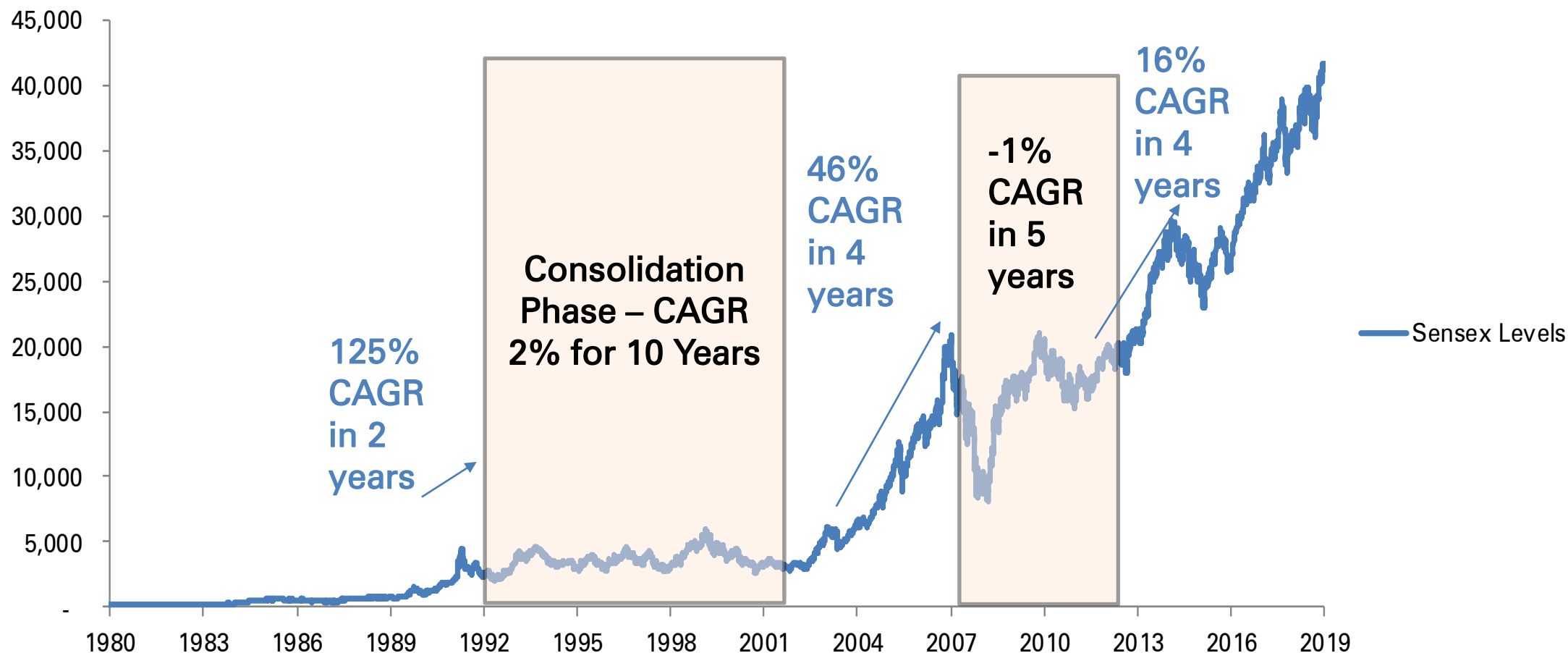


**“People don’t lose as much money in market corrections, as they lose in long sideways consolidation”**

# Importance of Fixed Income in an Investor's Portfolio – Equity Example



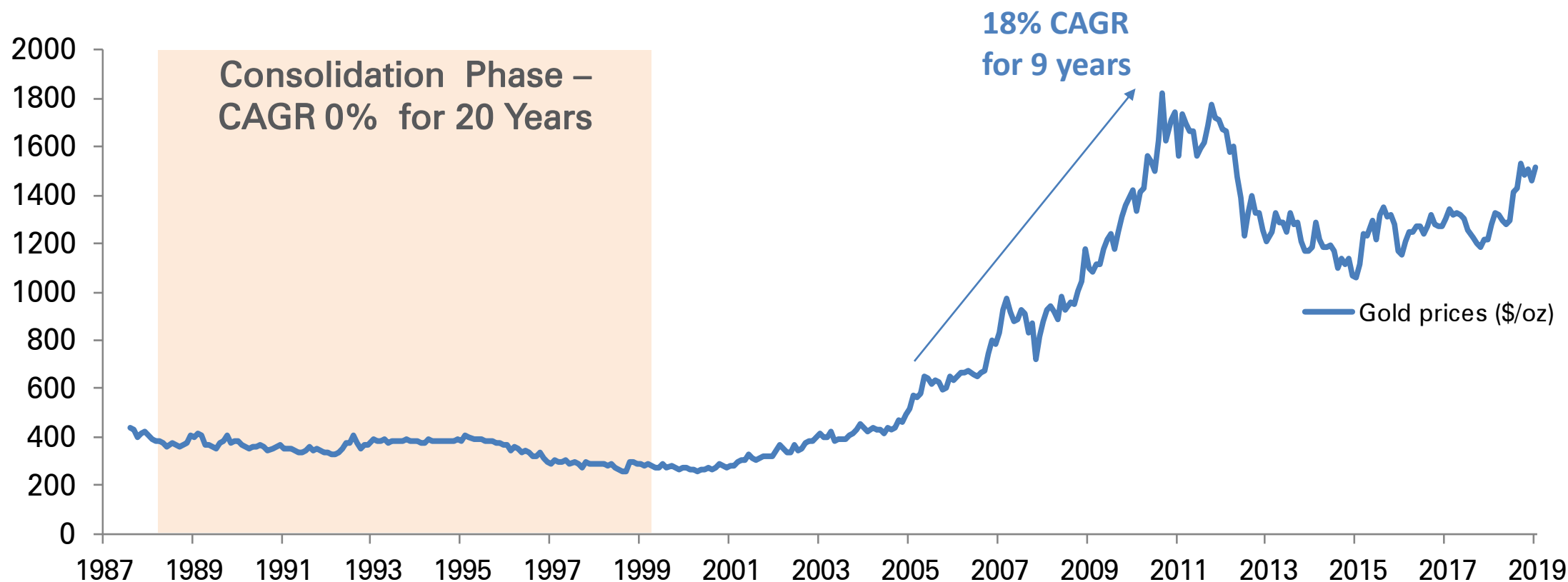
“Equity asset class can be volatile and may have long periods of consolidation”



# Importance of Fixed Income in an Investor's Portfolio – Gold Example



“Gold as an asset class goes through various cycles and may have long periods of lumpy returns.”





# Importance of Fixed Income in an Investor's Portfolio – Real Estate Example



"Real Estate also has its own cycle. It goes through long phases of price and time correction."



**Real Estate markets between  
1995-2003 and 2012 to date -  
CAGR ranges from 0- 2%**

# Importance of Fixed Income in an Investors Portfolio



Thus Fixed Income is important for investor's as it plays the following key roles:

**Lower  
volatility as  
compared to  
Equity**



**Diversification  
from Equities**



**Regular Cash  
flows**



**Flexibility in  
investment  
horizon**



# Investment Avenues under Fixed Income space



## FIXED INCOME INVESTMENT AVENUES

Category	Investment Period	Taxation	Liquidity
PPF	15 years	Deduction under Section 80-C of the Income Tax Act, 1961 and taxation of income covered under section 10(11) of the Income Tax Act, 1961	Fixed Period
Post Office Savings	1-5 Years	Section 80-C of the Income Tax Act, 1961	With Penalty
Traditional Investment Avenue	1 month -5 Years	Full Tax on Interest	With Penalty
Tax Free Bonds	10 Years, 15 Years	Interest Tax Free	Moderate
High Yield NCDs	3 -5 Year	Full Tax on Interest	Low
Fixed Maturity Plan	1 year - 5 years & above	Depending on investment tenure	Low
Debt Mutual Funds	1 day - 5 years & above	Depending on investment tenure	High

The information herein is solely for private circulation and for reading/understanding of registered Advisors/Distributors and should not be circulated to investors/prospective investors. For more details on taxation consult your investment advisors. Investments in traditional investment avenues offer assured or guaranteed returns however investments in mutual funds are subject to market risks.



# Perception of Debt Funds



Why do investors generally invest in Debt Funds?



More tax efficient investment compared to other avenues



Other reasons, which makes debt funds attractive



Higher Liquidity compared to traditional investment



Ability to generate better returns on a gross basis



Flexible Investment Horizon



# Debt Funds v/s Traditional Investment Avenues



Why Debt Funds over Traditional fixed income investments?

One can invest for time periods ranging from 1 day to multiple years by choosing the relevant type of debt fund.

Using SIP, STP and SWP investment options provide added convenience.

Useful for investing both in rising and falling interest rate scenarios.

Indexation benefits are available for debt funds whose tenure is equal to or above 36 months

## Debt Scheme\*

Particulars	5 Year Rolling Returns(%)		10 Year Rolling Returns(%)	
	IPRU Debt Scheme	Scheme Benchmark	IPRU Debt Scheme	Scheme Benchmark
Min	6.44	5.10	7.46	6.36
Max	9.83	9.50	9.29	8.36
Average	8.32	7.46	8.37	7.47

Source : MFI Explorer, \* Debt Scheme – ICICI Prudential Short Term Fund. Scheme Benchmark – Crisil Short Term Bond Fund Index. Rolling returns from 2001, Data as on Mar 31, 2020. Past performance is no guarantee of future returns. Data in CAGR % terms. The performance of the scheme is benchmarked to the total return variant of the index

# ICICI Prudential Mutual Fund

## Fixed Income Product Bouquet

# ICICI Prudential Fixed Income Product Classification



## BASED ON STRATEGY

- High Quality Focused
- Accrual Focused

## BASED ON SOLUTION

- Cash Management Solution
- Short Term Saving Solution
- Accrual Solution
- Dynamic Solution
- Medium/Long Term Investment Solution



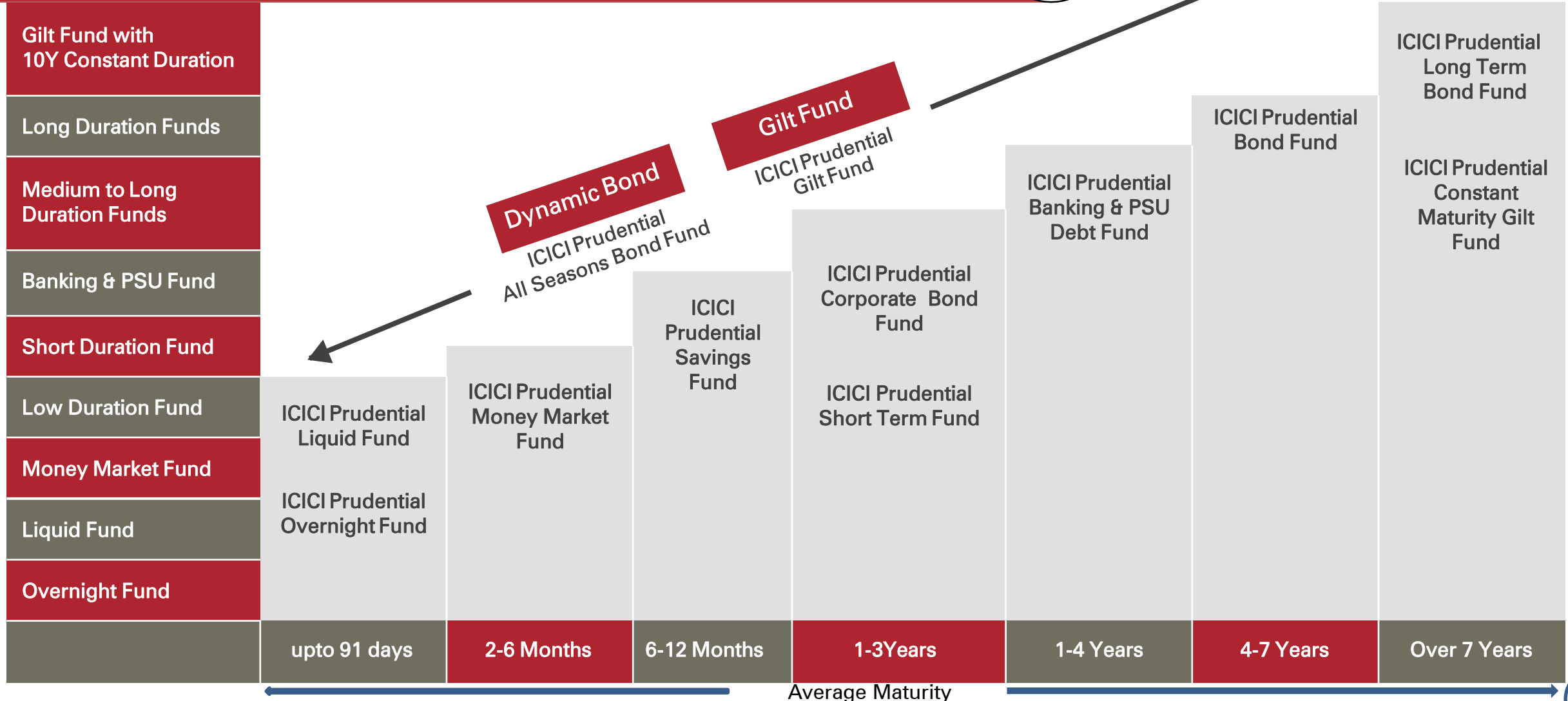
# ICICI Prudential Fixed Income Product Classification



BASED ON STRATEGY



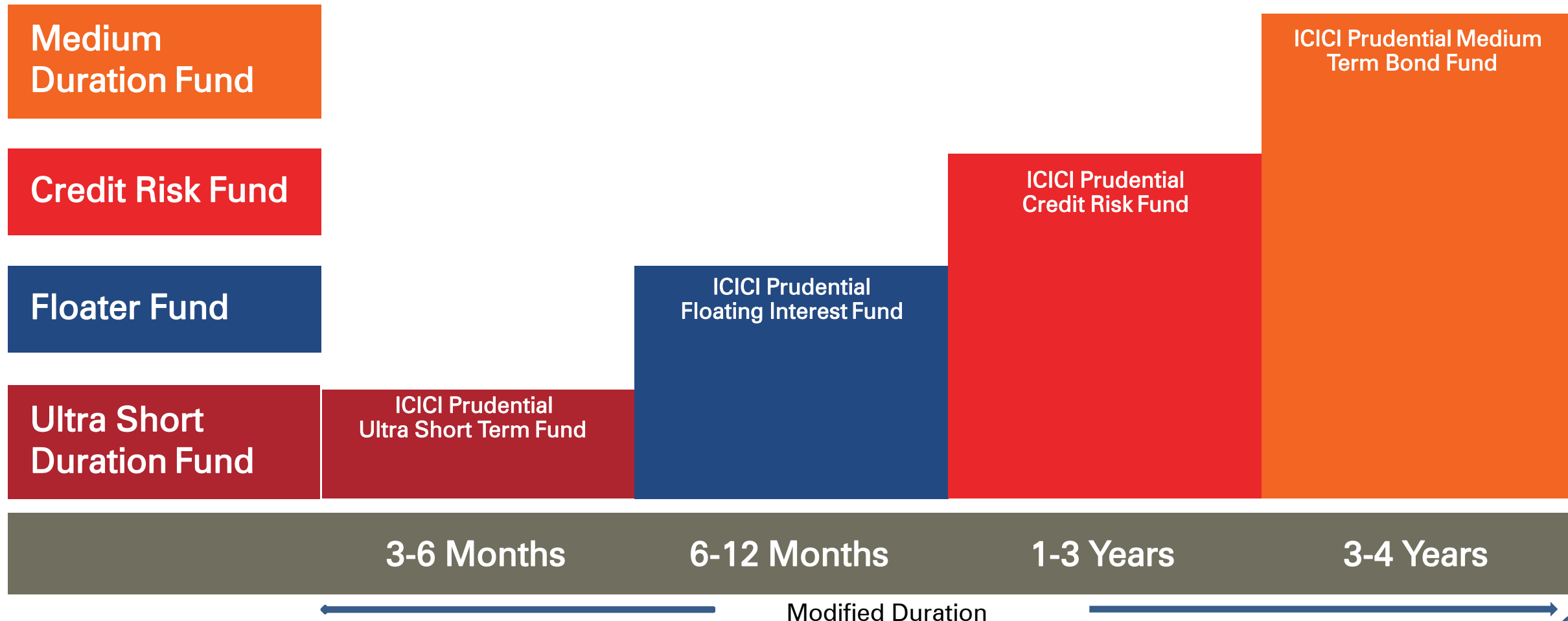
# High Quality Schemes



The range of average maturity is only indicative in nature. The information herein is solely for private circulation and for reading/understanding of registered Advisors/Distributors and should not be circulated to investors/prospective investors. The asset allocation and investment strategies will be based on the Scheme Information Document of the respective schemes.



# High Accrual Schemes



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# ICICI Prudential Fixed Income Product Classification



BASED ON SOLUTION



# ICICI Prudential Fixed Income Products- Based On Solution



**Cash  
Management  
Solution**

**Short Term  
Savings Solution**

**Accrual  
Solution**

**Dynamic  
Solution**

**Medium/Long Term  
Investments  
Solution**

# ICICI Prudential Overnight Fund



## SEBI Category: Overnight Fund



### Investment Strategy

Maintains high liquidity, focus on accrual and high credit quality.



### Investing Predominantly In

Overnight instruments having maturity of 1 business Day



### Duration

Approx 1 Day



### Credit Quality

Invests in TREPS\$ or A1+ rated instruments



### Indicative Investment horizon

1 to 7 days



### Key Benefit

Provide reasonable returns with low risk and high liquidity



### Exit Load

Nil



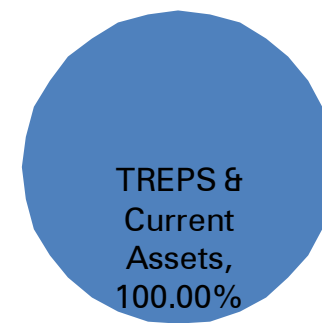
## ABOUT THE SCHEME

An open ended debt scheme investing in overnight securities

## QUANTITATIVE INDICATORS

YTM	0.90%
Avg Maturity in days	2.97
Modified Duration in days	2.94

## CURRENT PORTFOLIO CONSTRUCT\*



\*Data as on Mar 31, 2020, \$ TREPS – Tri-Party Repo

# ICICI Prudential Liquid Fund



SEBI Category: Liquid Fund



## Investment Strategy

Maintains high liquidity, focus on accrual and high credit quality.



## Investing Predominantly In

Money Market and Debt Instruments with maturity less than 91 days.



## Duration

Duration in the range of 30-60 days



## Credit Quality

Investing predominantly in AAA & A1+ rated securities



## Indicative Investment horizon

7 days and above



## Key Benefit

Low Mark To Market and ideal for short term parking



## Exit Load

Day - 1 -0.0070%, Day - 2 -0.0065%, Day - 3 -0.0060%, Day - 4 -0.0055%,  
Day - 5 -0.0050%, Day - 6 -0.0045% and Day - 7 Onwards -Nil



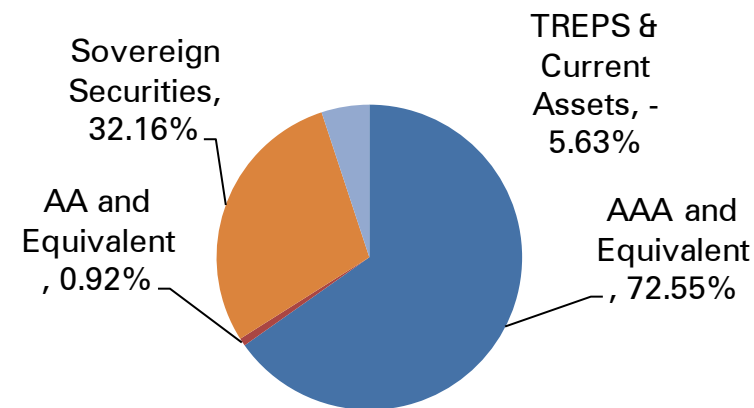
## ABOUT THE SCHEME

Investment in Debt and money market securities with maturity of up to 91 days only.

## QUANTITATIVE INDICATORS

YTM	5.04%
Avg Maturity in days	66.18
Modified Duration in days	66.03

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, \$ TREPS – Tri-Party Repo

# ICICI Prudential Money Market Fund



SEBI Category: Money Market Fund



## Investment Strategy

Maintain high liquidity, roll down strategy and high credit quality.



## Investing Predominantly In

Money Market and Debt Instruments.



## Duration

Duration in range of 3-6 Months.



## Credit Quality

AAA & equivalent : 100%



## Indicative Investment horizon

30 days and above



## Key Benefit

Ideal for short term parking with reasonable returns and low volatility



## Exit Load

Nil



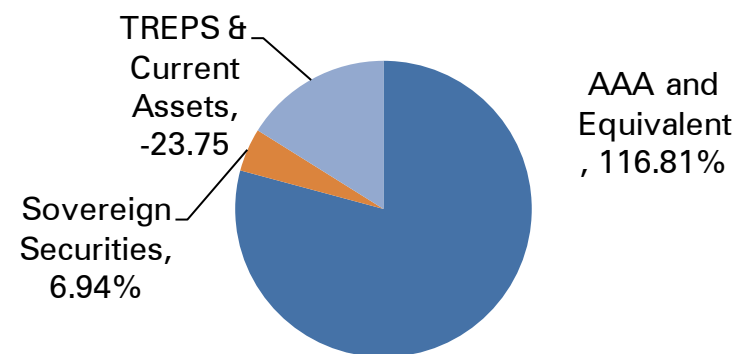
## ABOUT THE SCHEME

An open ended debt scheme investing in money market instruments

## QUANTITATIVE INDICATORS

YTM	6.07%
Avg Maturity in days	317.24
Modified Duration in days	298.59

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, \$ TREPS – Tri-Party Repo



# ICICI Prudential Savings Fund



SEBI Category: Low Duration Fund



## Investment Strategy

Hold to maturity, Marginal duration & high credit quality.



## Investing Predominantly In

Bonds and Money Market instruments with up to 1 year maturity



## Duration

Duration in the range of 6-12 months.



## Credit Quality

AAA & equivalent : 85-100% ; AA & equivalent : 0-15%



## Indicative Investment horizon

60 days and above



## Key Benefit

Ideal for short term parking with reasonable returns and a moderately low risk.



## Exit Load

Nil



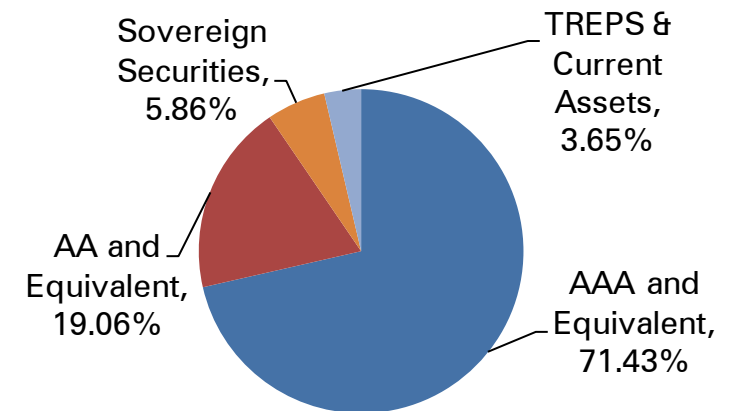
## ABOUT THE SCHEME

An open ended debt scheme with Macaulay Duration between 6-12 months

## QUANTITATIVE INDICATORS

YTM	6.94%
Avg Maturity in days	428.42
Modified Duration in days	345.64

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, \$ TREPS – Tri-Party Repo

# ICICI Prudential Fixed Income Products- Based On Solution



Cash Management  
Solution

Short Term  
Savings  
Solution

Accrual  
Solution

Dynamic  
Solution

Medium/Long Term  
Investments  
Solution

# ICICI Prudential Corporate Bond Fund



SEBI Category: Corporate Bond Fund



## Investment Strategy

High quality corporate bonds, short duration and plays on the spread over repo



## Investing Predominantly In

Bonds, Commercial Papers and Certificate of Deposits



## Duration

Duration in the range of 1-2 Years



## Credit Quality

AAA & equivalent 100%



## Indicative Investment horizon

6 months and above



## Key Benefit

Ideal for short term parking with minimum interest rate risk



## Exit Load

Nil



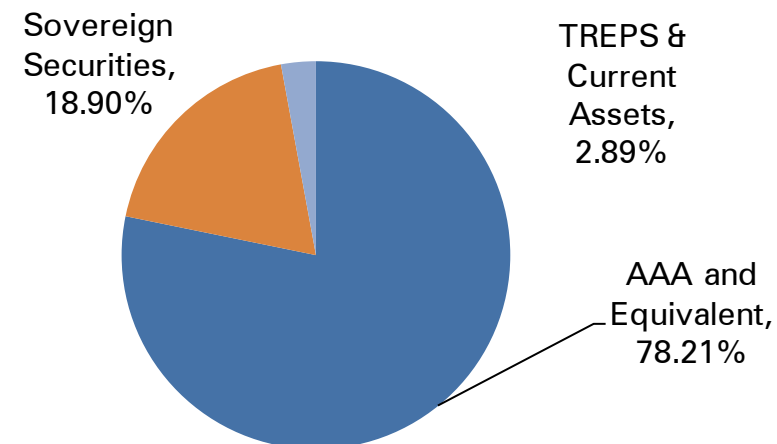
## ABOUT THE SCHEME

An open ended debt scheme predominantly investing in AA+ or above rated securities

## QUANTITATIVE INDICATORS

YTM	6.98%
Avg Maturity in years	3.18
Modified Duration in years	2.29

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Short Term Fund



## SEBI Category: Short Duration Fund



### Investment Strategy

Maintain reasonable YTM, Capture Credit Spreads and tactical G-Sec calls



### Investing Predominantly In

Bonds, Money Market instruments, Government Securities and SDLs



### Duration

Duration between 1 – 3 years



### Credit Quality

AAA & Equivalent – 80-100%  
AA rated securities – 0-20%



### Indicative Investment horizon

6 months and above



### Key Benefit

Benefits from total return approach by having a balance between accrual and capital appreciation with short duration



### Exit Load

Nil



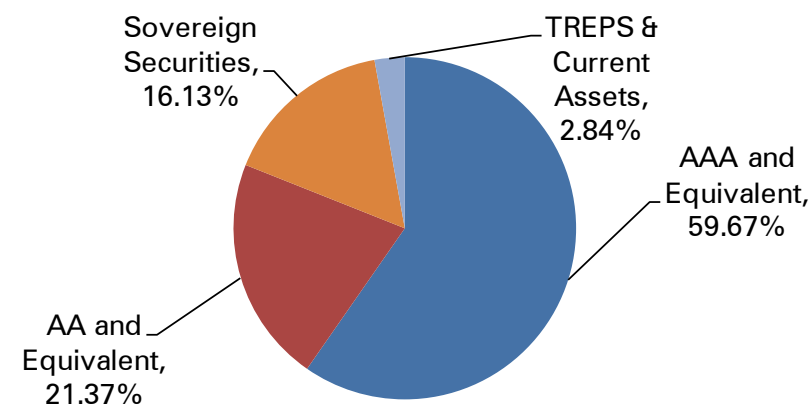
## ABOUT THE SCHEME

An open ended debt scheme with Macaulay Duration between 1-3 years

## QUANTITATIVE INDICATORS

YTM	7.51%
Avg Maturity in years	3.63
Modified Duration in years	2.65

## CURRENT PORTFOLIO CONSTRUCT\*



\*Data as on Mar 31, 2020, TREPS – Tri-Party Repo, SDL – State Development Loans

# ICICI Prudential Banking & PSU Debt Fund



SEBI Category: Banking and PSU Fund



## Investment Strategy

High Credit Quality, Short duration and Partial Hold To Maturity approach



## Investing Predominantly In

Bonds issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.



## Duration

Duration between 1– 4 years



## Credit Quality

AAA : 80 – 100% ; AA+ and AA: 0-20%



## Indicative Investment horizon

9 months and above



## Key Benefit

Benefits from focused exposure in Banking & PSU sector with low credit risk



## Exit Load

Nil



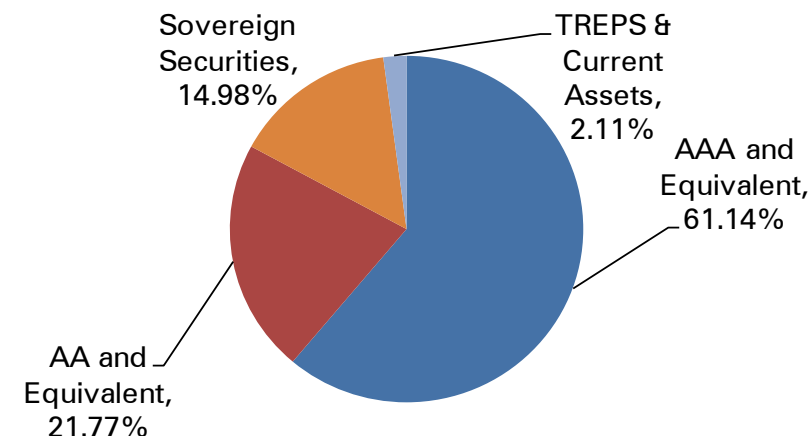
## ABOUT THE SCHEME

An open ended debt scheme predominantly investing in debt instruments of banks, PSUs, PFIs

## QUANTITATIVE INDICATORS

YTM	7.32%
Avg Maturity in years	4.23
Modified Duration in years	2.77

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Fixed Income Products- Based On Solution



Cash Management  
Solution

Short Term  
Savings Solution

Accrual  
Solution

Dynamic  
Solution

Medium/Long Term  
Investments  
Solution



# ICICI Prudential Floating Interest Fund



SEBI Category: Floater Fund



## Investment Strategy

Maintains good YTM, Focus on Accrual and Marginal duration



## Investing Predominantly In

Money market and Short term Instruments.



## Duration

Duration in the range of 6-12 months



## Credit Quality

AAA & equivalent : 10-50% ; AA & equivalent : 50-90%



## Indicative Investment horizon

60 days and above



## Key Benefit

Ideal for short term parking and provides good accrual income with low duration risk



## Exit Load

Nil



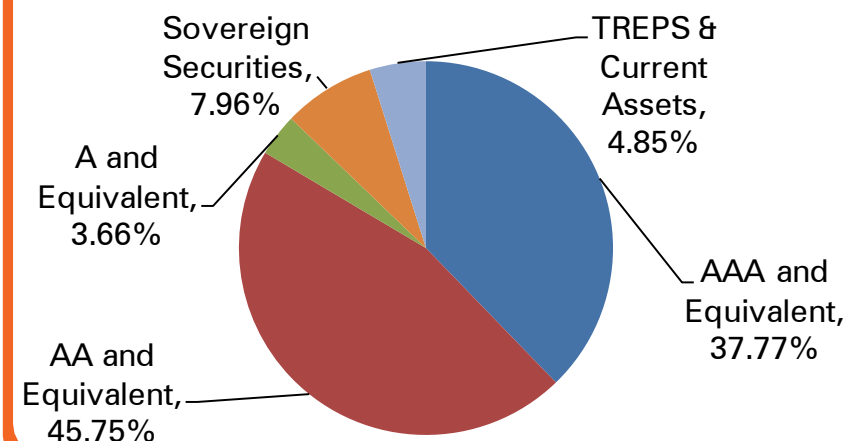
## ABOUT THE SCHEME

An open ended debt scheme predominantly investing in floating rate securities

## QUANTITATIVE INDICATORS

YTM	7.92%
Avg Maturity in years	1.42
Modified Duration in years	1.14

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Ultra Short Term Fund



SEBI Category: Ultra Short Duration Fund



## Investment Strategy

Hold till Maturity with focus on accrual income, Static duration and Researched credit calls



## Investing Predominantly In

Well researched corporate bonds. No exposure to Government Securities



## Duration

Duration maintained in the range of 3-6 months



## Credit Quality

AAA and Equivalent – 10-20%; AA and Equivalent -40-70%;  
A and Below - 0-20%



## Indicative Investment horizon

3 months and above



## Key Benefit

The scheme helps to generate accrual returns with Low interest rate volatility.



## Exit Load

Nil



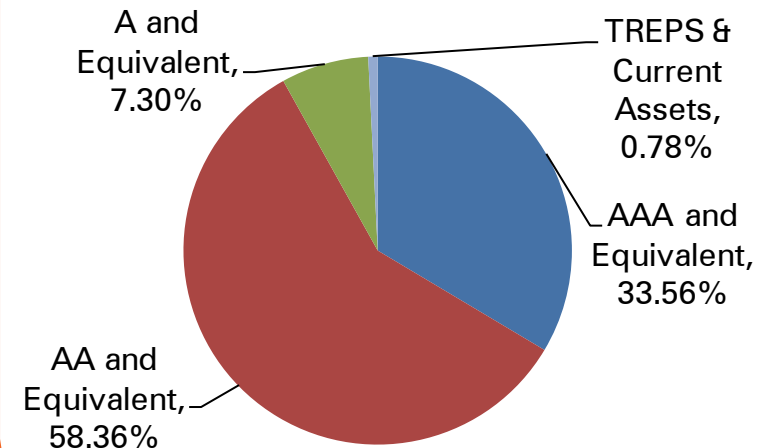
## ABOUT THE SCHEME

An open ended debt scheme with Macaulay Duration between 3-6 months

## QUANTITATIVE INDICATORS

YTM	7.94%
Avg Maturity in days	189.98
Modified Duration in days	158.23

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Credit Risk Fund



SEBI Category: Credit Risk Fund



## Investment Strategy

Hold till Maturity with focus on accrual income, Static duration and Researched credit calls



## Investing Predominantly In

Well researched corporate bonds. No exposure to Government Securities



## Duration

Duration maintained in the range of 1-3 Years. The Macaulay duration of the portfolio is 1 Year to 7 years under anticipated adverse situation.



## Credit Quality

AAA & Equivalent – 15-35%  
AA, A and Equivalent -65-85%



## Indicative Investment horizon

3 years and above



## Key Benefit

Benefit from the stable accrual income with low interest rate volatility



## Exit Load

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



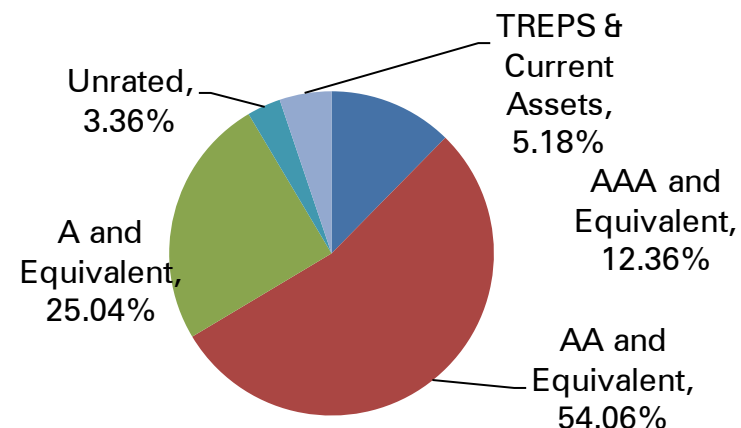
## ABOUT THE SCHEME

An open ended debt scheme predominantly investing in AA and below rated corporate bonds

## QUANTITATIVE INDICATORS

YTM	9.38%
Avg Maturity in years	2.25
Modified Duration in years	1.74

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Medium Term Bond Fund



SEBI Category: Medium Duration Fund



## Investment Strategy

Total return focus, Moderate Duration and moderate credit play



## Investing Predominantly In

Corporate bonds with moderate credit quality. No exposure to Government Securities.



## Duration

Duration in the range of 3-4 Years, in adverse conditions can go down to 1 Years.



## Credit Quality

No exposure to instruments below AA-



## Indicative Investment horizon

3 year and above



## Key Benefit

Better risk adjusted returns with moderate credit and moderate duration



## Exit Load

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



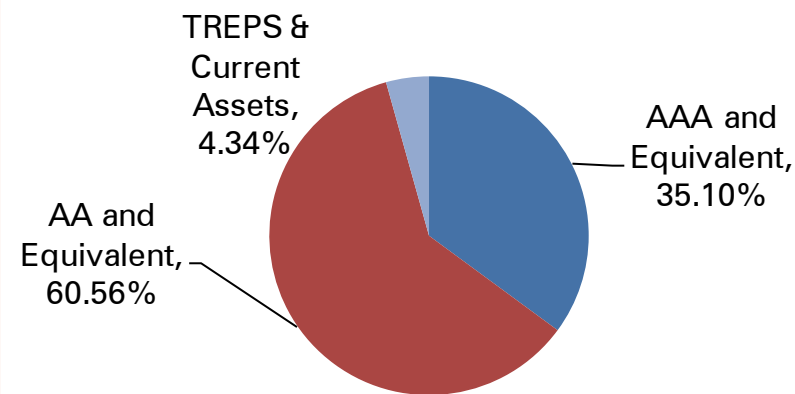
## ABOUT THE SCHEME

An open ended debt scheme predominantly investing in AA and below rated corporate bonds

## QUANTITATIVE INDICATORS

YTM	8.37%
Avg Maturity in years	3.98
Modified Duration in years	2.85

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Fixed Income Products- Based On Solution



Cash Management  
Solution

Short Term  
Savings Solution

Accrual  
Solution

Dynamic  
Solution

Medium/Long Term  
Investments  
Solution

# ICICI Prudential All Seasons Bond Fund



SEBI Category: Dynamic Fund



## Investment Strategy

Duration managed dynamically based on in-house model, tactical allocation between Corporate bonds & G-sec



## Investing Predominantly In

Government Securities, SDLs, Corporate Bonds



## Duration

Duration between 1 – 10 years.



## Credit Quality

Tactical allocation between credit rating and between various instruments



## Indicative Investment horizon

3 Years and above



## Key Benefit

The scheme benefits from interest rate volatility



## Exit Load

Upto 1 month from allotment – 0.25% of applicable NAV, more than 1 month - Nil



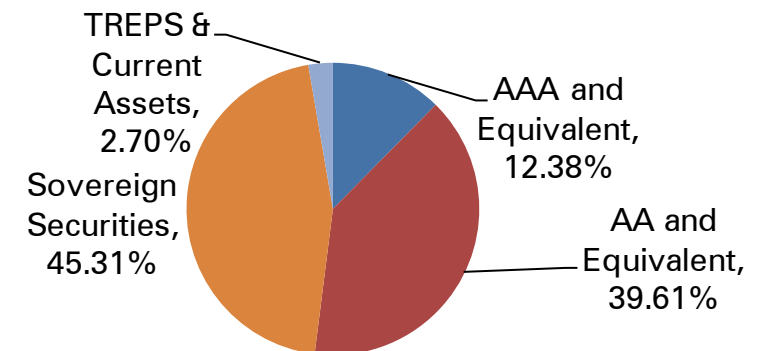
## ABOUT THE SCHEME

An open ended dynamic debt scheme investing across duration

## QUANTITATIVE INDICATORS

YTM	7.91%
Avg Maturity in years	6.88
Modified Duration in years	4.35

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo, SDL – State Development Loans



# ICICI Prudential Fixed Income Products- Based On Solution



Cash Management  
Solution

Short Term  
Savings Solution

Accrual  
Solution

Dynamic  
Solution

Medium/Long  
Term  
Investments  
Solution

# ICICI Prudential Bond Fund



SEBI Category: Medium to Long Duration Fund

## Investment Strategy

High quality corporate bonds with focus on accrual income

## Investing Predominantly In

High quality corporate bonds

## Duration

Duration in the range of 4-7 Years

## Credit Quality

Predominantly AAA rated instruments. No exposure towards G-Sec

## Indicative Investment horizon

2 years and above

## Key Benefit

Benefits from high carry of corporate bonds over G-Sec with low credit risk

## Exit Load

Within 6 Months from allotment - 1% of applicable NAV, more than 6 Months - Nil



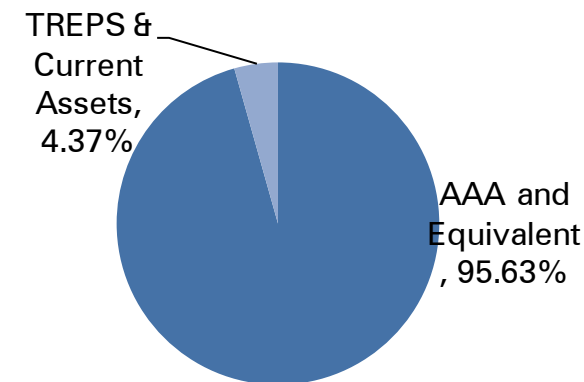
## ABOUT THE SCHEME

An open ended debt scheme with Macaulay Duration between 4-7 years

## QUANTITATIVE INDICATORS

YTM	7.10%
Avg Maturity in years	5.29
Modified Duration in years	3.86

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Long term Bond Fund



SEBI Category: Long Duration Bond Fund



## Investment Strategy

Aggressive duration calls, tactical exposure between Corporate bonds & Gsec.



## Investing Predominantly In

Corporate Bonds, Government Securities and SDLs



## Duration

More than 7 Years



## Credit Quality

AAA and Equivalent and sovereign securities - 80-100%;  
AA and Equivalent - 0-20%



## Indicative Investment horizon

3 years and above



## Key Benefit

The scheme helps to take exposure to long term debt securities and benefit from duration gains.



## Exit Load

Nil



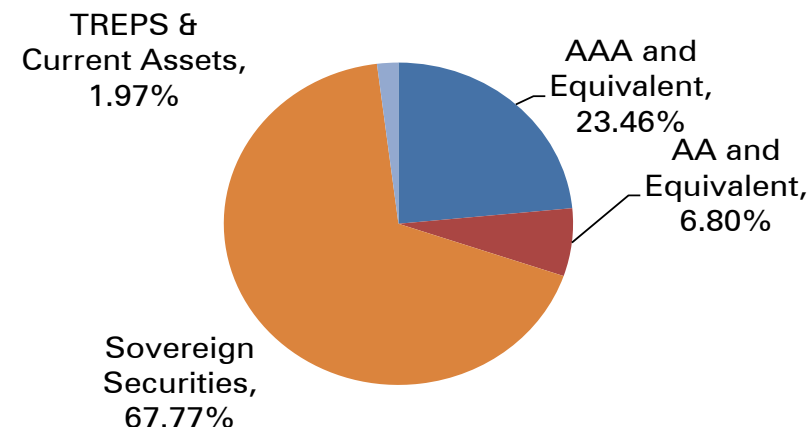
## ABOUT THE SCHEME

Aggressive duration calls, tactical exposure between Corporate bonds & Gsec.

## QUANTITATIVE INDICATORS

YTM	6.88%
Avg Maturity in years	11.98
Modified Duration in years	7.60

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo, SDL – State Development Loans

# ICICI Prudential Constant Maturity Gilt Fund



SEBI Category: Gilt Fund with 10-year Constant Duration



## Investment Strategy

Passive strategy, 10 year benchmark G-Sec portfolio and Static Duration



## Investing Predominantly In

Government Securities



## Duration

Average Maturity between 9 to 11 years



## Credit Quality

Sovereign securities only



## Indicative Investment horizon

2 years and above



## Key Benefit

Benefits from constant duration and capital appreciation



## Exit Load

Nil



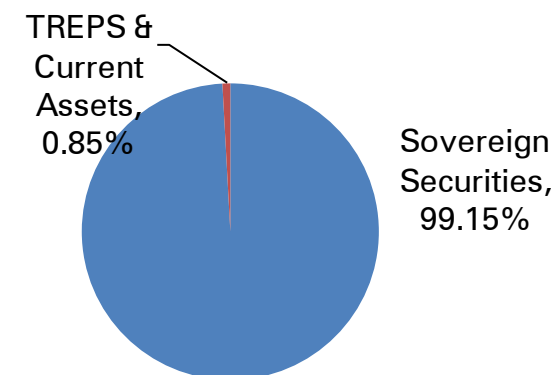
## ABOUT THE SCHEME

An open ended debt scheme having minimum investment in G secs – 80% and Macaulay duration of 10 years

## QUANTITATIVE INDICATORS

YTM	6.10%
Avg Maturity in years	10.42
Modified Duration in years	7.21

## CURRENT PORTFOLIO CONSTRUCT\*



\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo

# ICICI Prudential Gilt Fund



SEBI Category: Gilt Fund

## Investment Strategy

Aggressive Duration, High Credit Quality and total return Bias

## Investing Predominantly In

Government Securities and SDLs

## Duration

Dynamic Duration

## Credit Quality

Sovereign securities only

## Indicative Investment horizon

1 year and above

## Key Benefit

The scheme has a pure gilt portfolio and benefits from favourable interest rate movements through duration calls

## Exit Load

Nil



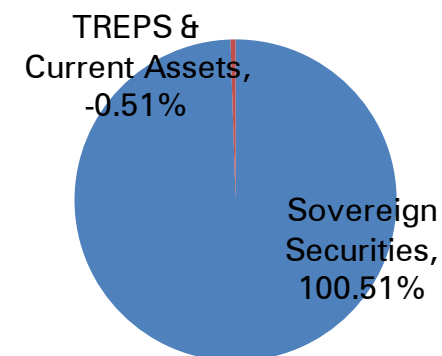
## ABOUT THE SCHEME

An open ended debt scheme investing in government securities across maturities

## QUANTITATIVE INDICATORS

YTM	6.77%
Avg Maturity in years	11.68
Modified Duration in years	7.14

## CURRENT PORTFOLIO CONSTRUCT\*







\* Data as on Mar 31, 2020, TREPS – Tri-Party Repo, SDL – State Development Loans



# Disclaimers



<p><b>ICICI Prudential Overnight Fund</b> (An open ended debt scheme investing in overnight securities.)</p>	<p><b>This Product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>• Short term savings</li> <li>• An overnight fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity.</li> </ul> <p><small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>	<p><b>Riskometer</b></p>  <p><b>Low</b> <b>High</b></p> <p>Investors understand that their principal will be at low risk</p>
<p><b>ICICI Prudential Liquid Fund</b> (An open ended liquid scheme)</p>	<p><b>This Product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>• Short term savings solution</li> <li>• A liquid fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity.</li> </ul> <p><small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>	<p><b>Riskometer</b></p>  <p><b>Low</b> <b>High</b></p> <p>Investors understand that their principal will be at low risk</p>
<p><b>ICICI Prudential Money Market Fund</b> (An open ended debt scheme investing in money market instruments)</p>	<p><b>This Product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>• Short term savings</li> <li>• A money market scheme that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity</li> </ul> <p><small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>	<p><b>Riskometer</b></p>  <p><b>Low</b> <b>High</b></p> <p>Investors understand that their principal will be at moderately low risk</p>
<p><b>ICICI Prudential Savings Fund</b> (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.)</p>	<p><b>This Product is suitable for investors who are seeking* :</b></p> <ul style="list-style-type: none"> <li>• Short term savings</li> <li>• 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.</li> </ul> <p><small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</small></p>	<p><b>Riskometer</b></p>  <p><b>Low</b> <b>High</b></p> <p>Investors understand that their principal will be at moderately low risk</p>



# Disclaimers



**ICICI Prudential Corporate Bond Fund**  
(erstwhile ICICI Prudential Ultra Short Term Plan)  
(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.)

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

- Short term savings
- An open ended debt scheme predominantly investing in highest rated corporate bonds.

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



**ICICI Prudential Short Term Fund**  
(erstwhile ICICI Prudential Short Term Plan)  
(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 Year and 3 Years.)

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

- Short term income generation and capital appreciation solution
- A debt fund that aims to generate income by investing in a range of debt and money market instruments of various maturities.

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



**ICICI Prudential Banking & PSU Debt Fund**  
(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.)

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

- Short term savings
- An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds

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



**ICICI Prudential Floating Interest Fund**  
(erstwhile ICICI Prudential Savings Fund)  
(An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives))

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

- Short term savings
- An open ended debt scheme predominantly investing in floating rate instruments

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





# Disclaimers



## ICICI Prudential Ultra Short Term Fund (erstwhile ICICI Prudential Regular Income Fund)

(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.)

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

- Short term regular income
- An open ended ultra-short term debt scheme investing in a range of debt and money market instruments.

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

Riskometer



## ICICI Prudential Credit Risk Fund (erstwhile ICICI Prudential Regular Savings Fund)

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds.)

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.

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

Riskometer



## ICICI Prudential Medium Term Bond Fund (erstwhile ICICI Prudential Corporate Bond Fund)

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 Years and 4 Years. The Macaulay duration of the portfolio is 1 Year to 4 years under anticipated adverse situation.)

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

- Medium term savings
- A debt scheme that invests in debt and money market instruments with a view to maximise income 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



## ICICI Prudential All Seasons Bond Fund

(erstwhile ICICI Prudential Long Term Plan)

(An open ended dynamic debt scheme investing across duration.)

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

- All duration savings
- A debt scheme that invests in debt and money market instruments with a view to maximise income 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





# Disclaimers



## ICICI Prudential Bond Fund

(erstwhile ICICI Prudential Income Opportunities Fund)

(An open ended medium to long term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 Years and 7 Years. The Macaulay duration of the portfolio is 1 Year to 7 years under anticipated adverse situation.)

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

- Medium to Long term savings
- A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an 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



## ICICI Prudential Long Term Bond Fund

(erstwhile ICICI Prudential Income Plan)

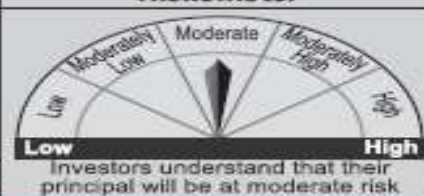
(An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years)

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

- Long term wealth creation
- A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an 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



## ICICI Prudential Constant Maturity Gilt Fund

(An open ended debt scheme investing in government securities having a constant maturity of 10 Years)

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

- Long term wealth creation
- A gilt fund that aims to provide reasonable returns by investing in portfolio of Government Securities while maintaining constant maturity of the portfolio at 10 years.

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

Riskometer



## ICICI Prudential Gilt Fund

(erstwhile ICICI Prudential Long Term Gilt Fund)

(An open ended debt scheme investing in government securities across maturity.)

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

- Long term wealth creation
- A Gilt scheme that aims to generate income through investment in Gilts of various maturities.

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

Riskometer





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

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