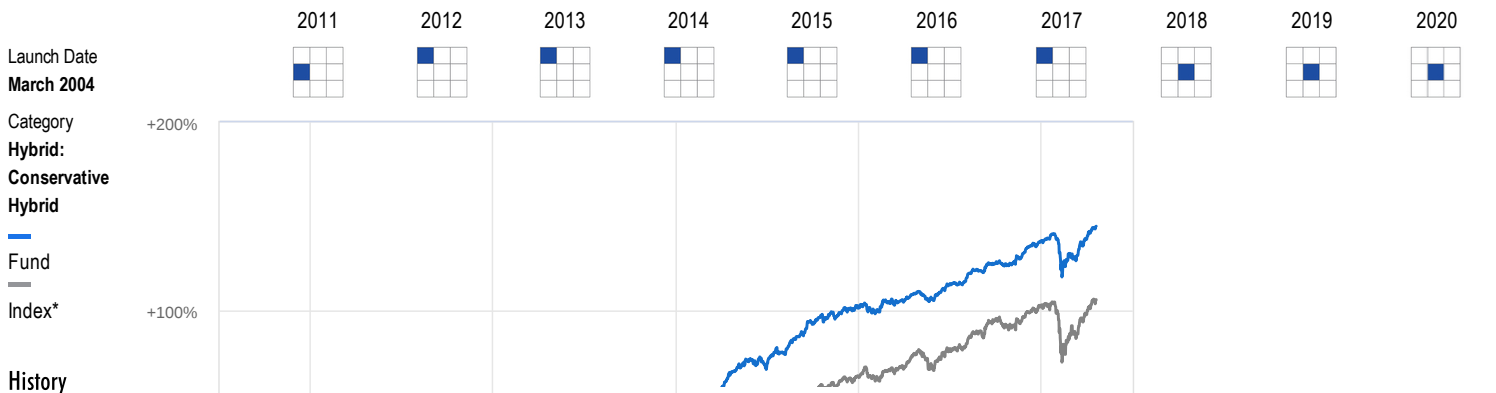


# ICICI Prudential Regular Savings Fund - Regular



History	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Launch Date	March 2004									
Category	Hybrid: Conservative Hybrid									
Rating	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Nav(₹)	19.45	22.81	24.14	29.58	31.47	34.91	39.42	41.43	45.39	46.8913
Quartile Ranking	3	1	2	1	2	1	1	1	1	
Total Return(%)	-0.55	17.17	5.85	22.52	6.42	10.93	12.92	5.05	9.57	3.31
Index*	-3.40	14.42	6.28	17.41	3.93	8.30	11.71	6.05	9.59	1.47
Rank (Funds/Category)	36/48	8/48	17/49	9/48	14/45	9/47	11/48	3/37	5/36	15/39
Net Assets (₹Cr)	--	434	702	1,043	1,277	1,218	1,460	1,579	1,710	1,597

## Suitability

Conservative hybrid funds invest roughly a quarter of your money in equity shares and the rest in bonds. These funds are suitable for those who cannot withstand too much volatility in the value of their investments and are content with moderate returns which are slightly higher than returns from fixed income options. They may also suit those looking for a regular income from their accumulation. The debt portion of these funds provides a moderate, but steady stream of income. The small equity allocation though adds a bit of volatility, but helps boost returns to keep up with the rate of inflation over the long term. Invest only if your investment horizon is three years or more. To derive dependable income with some degree of inflation protection, invest your accumulated savings in these funds gradually over at least a few months, and then maintain a withdrawal rate in the range of 4-6 per cent of the value of your investment every year.

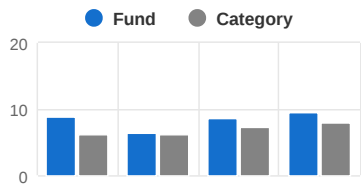
## Taxability of earnings:

**Capital gains:** If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

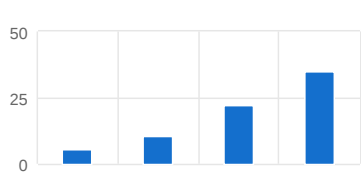
**Dividends:** Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

## Expense Ratio (%)

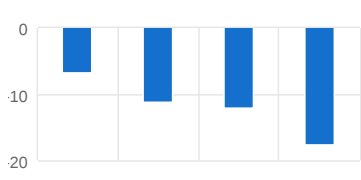
## Trailing Returns (%)



## Best (Period)



## Worst (Period)



## Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	4.41	6.56	7.10
Sharpe Ratio	0.28	0.16	-0.15

## Investment Information

AMC: ICICI Prudential Asset Management Company Ltd  
 Website: <http://www.icicipruamc.com>  
 Registrar: Computer Age Management Ser...  
 Min Inv (₹): 5,000  
 Min SIP Inv (₹): 100  
 Exit Load: For units in excess of 10% of the inv...  
**Nav**  
 Growth: 46.8913  
 Dividend: 11.6617  
 Quarterly:

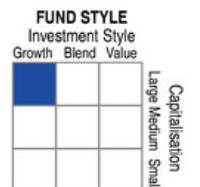
## Debt Fund Style



## Portfolio Characteristics

Avg maturity	3.04
52 week high	3.53
52 week low	2.36
YTM	9.27
Credit quality	AA

## Equity Fund Style



## Portfolio Characteristics

Avg Mkt Cap	97,026
PB / PE	3.19/25.69
Large-cap	20.64
Mid-cap	14.70
Small-cap	9.15

## Top Holdings Debt (%)

Company	Assets	Company	As
9.50% Nayara Energy 29/07/...	5.97	eliance Industries	1
8.37% HUDCO 25/03/2029	5.95	DFC Bank	1
8.55% Talwandi Sabo Power ...	5.91	ICI Bank	1
TMF Holdings 28/03/2022	4.80	industan Unilever	C
10.50% Prestige Estates Proj...	4.69	ritannia Inds.	C

## Top Rating

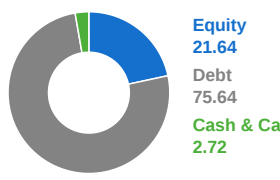
AA	32.96
A and Below	17.34
AAA	14.35
SOV	10.24
Cash Equivalent	2.72

## Top Sector Weights (%)

Financial	5.47
Services	3.05
Automobile	2.77
FMCG	2.56
Energy	2

## Top 5 Holdings (%)

## Asset Allocation (%)



All data as on 07-Aug-2020

\*VR MIP TRI