

ICICI Prudential Mutual Fund

Category : Equity : Hybrid Fund | Benchmark Index : CRISIL Hybrid 35+65 Aggressive | Fund Manager : Dharmesh Kakkad

169.91

NAV as on 19- Dec-25

209 (Cr.)

AUM as on 30-Nov-25



Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	3.19	5.72	9.13	17.66	17.60	13.83
Benchmark Index	0.98	4.28	5.57	15.66	14.71	13.36

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)

Financials	34.01
Technology	13.84
Consumer Staples	12.3
Energy & Utilities	8.61
Materials	8.98

Asset Allocation (%)

Equity	96.01
Cash&cashEqv.	3.39
Debt	0
Real Estate	0

Portfolio Holdings

Total Holdings	Assets(%)
ICICI Pru Nifty Private B...	19.21
ICICI Pru Nifty Bank ET...	14.8
ICICI Pru Nifty IT ETF-G	13.84
ICICI Pru Nifty FMCG E...	12.3
ICICI Pru Nifty Metal ET...	9.26
Nippon India Nifty Phar...	8.14
ICICI Pru Nifty Oil & Ga...	8.07
ICICI Pru Nifty Auto ETF...	6.93
Motilal Oswal Nifty Realt...	3.13
Groww BSE Power ETF-G	0.95

Quantitative Data (%)

Standard Deviation	11.45
Beta	0.85
Sharpe Ratio	0.85
Alpha Ratio	2.60
Turnover Ratio	-
Expense Ratio	1.66
Lock-in Period	-
Fund Type	Open Ended
Fund House	ICICI Prudential Mutual Fund
Fund Taxation	Equity Oriented
Min. Inv. Lumpsum/ SIP	Rs. 1,000 /500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.