

ICICI Prudential Banking & PSU Mutual Fund

Category : Debt Fund | Benchmark Index :Nifty Banking & PSU Debt Index A-II| Fund Manager : Rohit Lakhotia

33.71

NAV as on 26- Dec-25

9,721(Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

| | 3 Month | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
|-----------------|---------|---------|--------|---------|---------|----------|
| Fund | 1.63 | 2.83 | 7.67 | 7.62 | 6.25 | 7.43 |
| Benchmark Index | 1.01 | 1.85 | 4.72 | 4.61 | 3.67 | 3.87 |

Investment Objective

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

Portfolio Characteristics

| | |
|------------------------------|------|
| Number of Securities | 113 |
| Average Maturity (yrs) | 5.60 |
| Avg. Maturity 52W High (yrs) | 6.03 |
| Avg. Maturity 52W Low (yrs) | 4.15 |
| Avg. Credit Rating | AAA |

Asset Allocation (%)

| | |
|---------------|-------|
| Cash&cashEqv. | 16.58 |
| Debt | 83.42 |

Portfolio Holdings

| Top Holdings | Assets(%) |
|------------------------|-----------|
| 7.58% LIC Housing | 4.72 |
| 7.70% National Bank | 4.19 |
| 7.34% GOI 2064 | 3.72 |
| 7.34% Small Industries | 3.40 |
| 7.53% National Bank | 3.14 |
| 6.60% REC 2027 | 2.57 |
| 7.80% Mahanagar | 2.33 |
| 7.75% HDFC Bank | 2.20 |
| Siddhivinayak security | 2.12 |
| 7.68% Small Industries | 2.09 |

Quantitative Data (%)

| | |
|------------------------|------------------------------|
| Standard Deviation | 0.87 |
| Beta | 1.95 |
| Sharpe Ratio | 1.33 |
| Alpha Ratio | 4.48 |
| Turnover Ratio | - |
| Expense Ratio | 0.73 |
| Lock-in Period | - |
| Fund Type | Open Ended |
| Fund House | ICICI Prudential Mutual Fund |
| Fund Taxation | Debt Fund |
| Min. Inv. Lumpsum/ SIP | Rs. 500 /100 |

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.