

ICICI Prudential Equity & Debt Fund

Category : Aggressive Hybrid | Benchmark Index : CRISIL Hybrid 35+65 Aggressive | Fund Manager : Nitya Mishra

₹399.84

NAV as on 29-Apr-26

₹46,700 (Cr.)

AUM as on 31-Mar-26


Rating

Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-5.33	-3.84	9.50	17.85	17.36	16.01
Benchmark Index	-6.55	-6.03	6.32	13.33	10.89	11.89

Investment Objective

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

Sector Allocation

Financial	18.45
Energy & Utilities	12.86
Consumer discretionary	9.58
Technology	7.6
Industrials	8.79

Asset Allocation (%)

Equity	75.6
Cash&cashEqv.	0.06
Debt	22.12
Real Estate	2.22

Portfolio Holdings

Top Holdings	Assets(%)
ICICI Bank	5.33
NTPC	5.1
Reliance Industries	5.04
HDFC Bank	4.68
Sun Pharmaceutical	4.2
TVS Motor	3.07
Axis Bank	2.95
Avenue Supermarts	2.47
Interglobe Aviation	2.44
Maruti Suzuki	1.95

Quantitative Data (%)

Standard Deviation	8.83
Beta	-
Sharpe Ratio	1.39
Alpha Ratio	-
Turnover Ratio	41
Expense Ratio	2.89
Lock-in Period	-
Fund Type	Open Ended
Fund House	ICICI Prudential Mutual Fund
Fund Taxation	Aggressive Hybrid
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 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.