

ICICI Prudential Banking & PSU Mutual Fund

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

₹34.01
NAV as on 30-Apr-26

₹9,109(Cr.)
AUM as on 31-Mar-26



Rating
★★★★★

	Historical Return (%)					
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	0.76	1.72	4.80	6.99	6.23	7.12
Benchmark Index	0.85	1.42	4.37	6.66	5.76	6.90

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.	4.21
Debt	95.79

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	1.09
Beta	-
Sharpe Ratio	0.78
Alpha Ratio	-
Turnover Ratio	-
Expense Ratio	0.74
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.