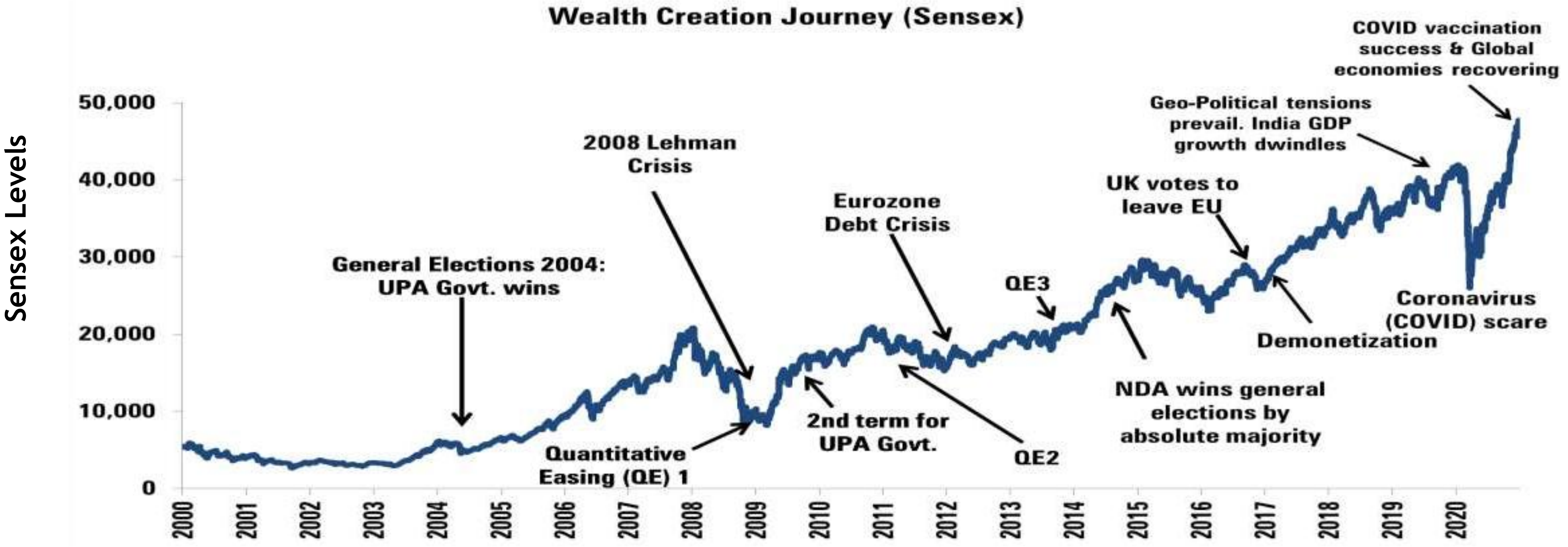
Equity Basics

Investment Avenues - Asset Classes

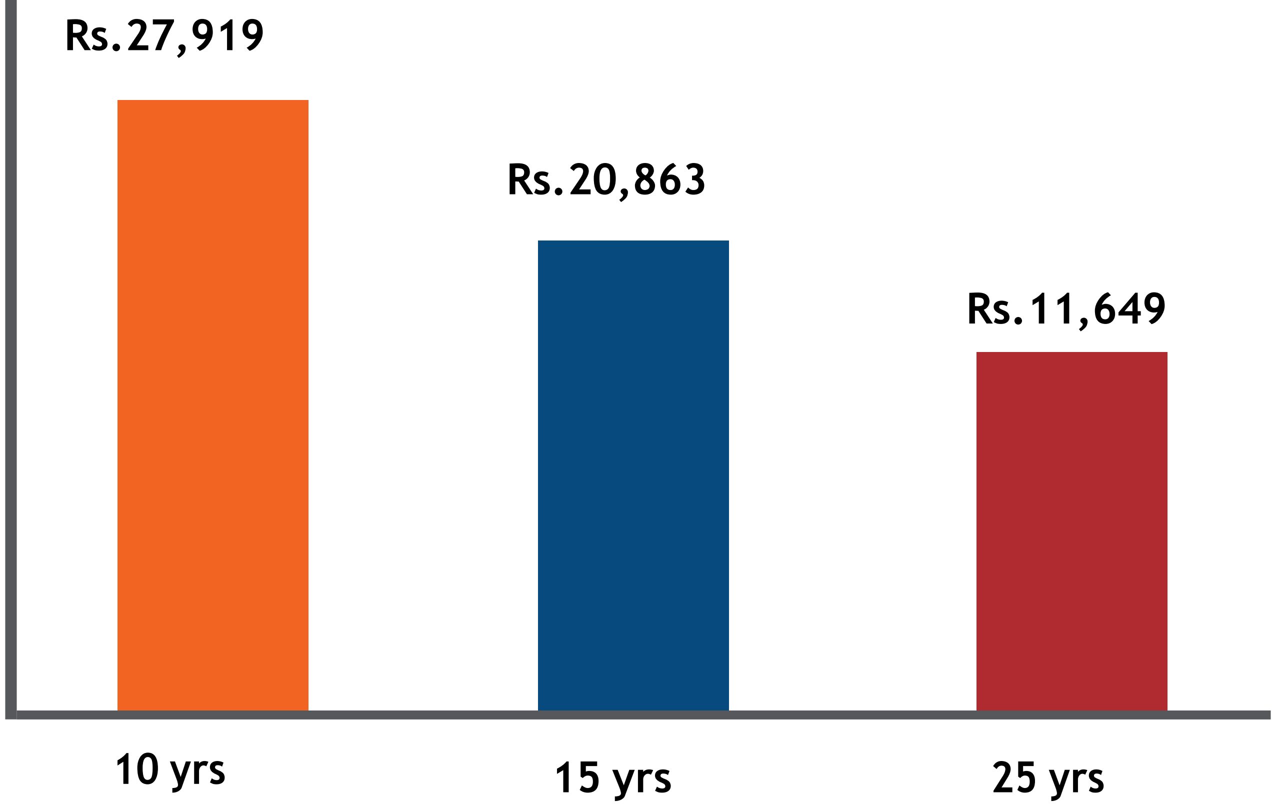
Investment Avenues - Asset Classes

Historically, despite short term volatilities, equity markets have created wealth for investors over long term



Data Source : BSE. Past performance may or may not sustain in the future

Value of INR 50,000 kept in a box

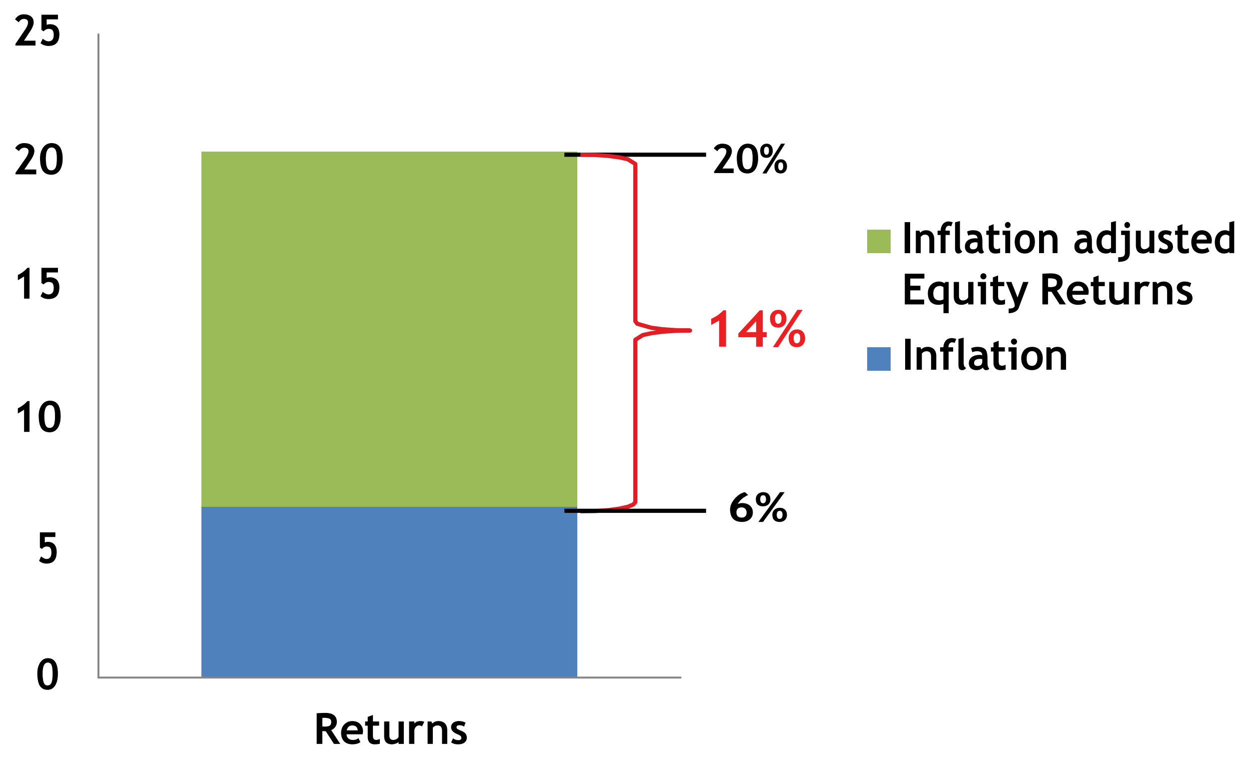


Inflation tends to erode purchasing power of Money

All figures in Rs. Inflation assumed at 6%; The figures mentioned here are hypothetical and are only for illustrative purposes. Actual figures may vary.

Value of INR 50,000 kept in a box

Investing in Equity provides better inflation adjusted returns

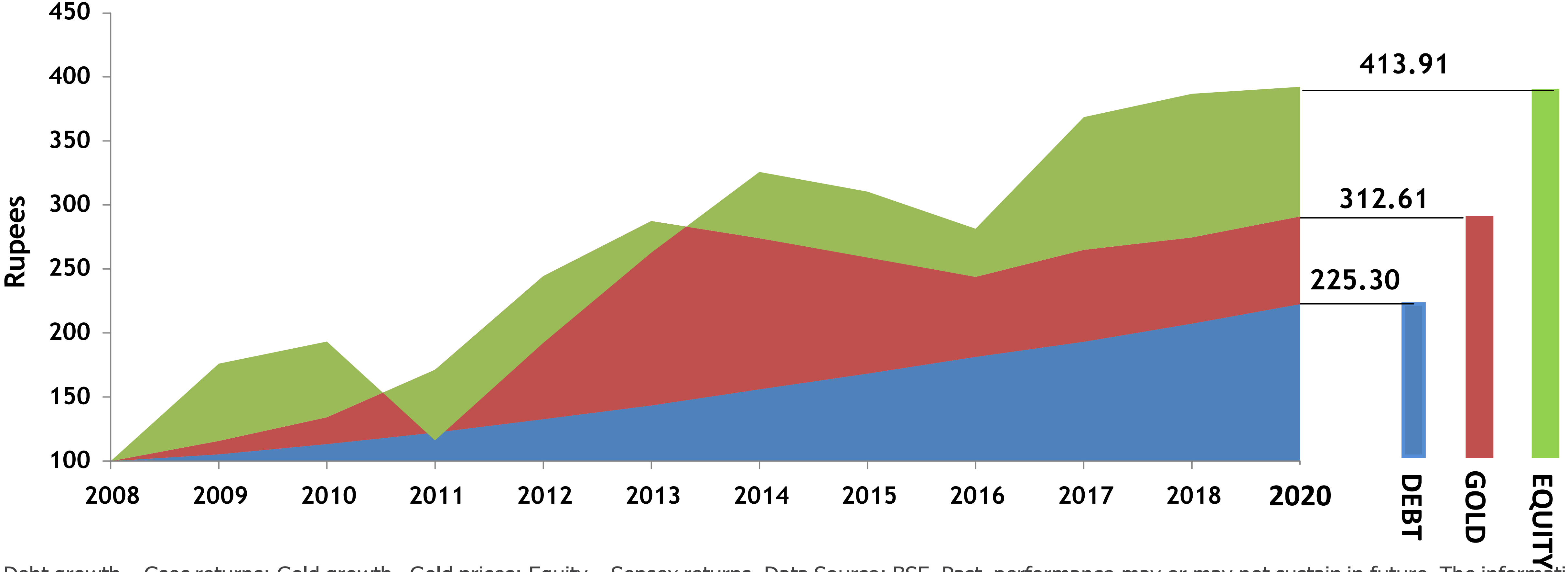


From the Period of 2002 – 2019, Equity has generated an annual average of ~14% inflation adjusted returns

Inflation – CPI; Equity Returns– Sensex. Data in CAGR terms. Data Source: BSE. Past performance may or may not sustain in future.

Value of INR 50,000 kept in a box

Growth of Rs. 100 over the years



Debt growth – Gsec returns; Gold growth– Gold prices; Equity – Sensex returns. Data Source: BSE. Past performance may or may not sustain in future. The information herein is solely for private circulation and for reading/ understanding of registered Advisors/Distributors and should not be circulated to investors/prospective investors.

Importance of Equity in an Investor’s Portfolio

Equity is important for investors as it plays the following key roles:

- Long-term wealth generation
- Become a part owner in a company
- Annual Income in the form of Dividends
- Provides better inflation adjusted returns

Why Equity Mutual Funds?

Professionally Managed

Mutual funds are managed by qualified professionals who are experienced in managing assets.

Easy On Pockets

Start investing with just INR 500/- per month through SIPs

Reasonable Costs

Mutual Funds offer good investment opportunity at reasonable fund management fees and other expenses.

Portfolio Diversification

Equity mutual funds have well diversified portfolios that help minimize concentration risk.

Tax Planning

Investing lump-sum in ELSS Funds for 3 years lock-in period will help you get a tax deduction in financial year 2019-20 for up to INR 1.5 Lakh u/s 80C of the Income Tax Act, 1961.

For further tax related queries kindly consult your financial advisors.

Modes of Investing in Mutual Funds?

Lump Sum or One Time Investment

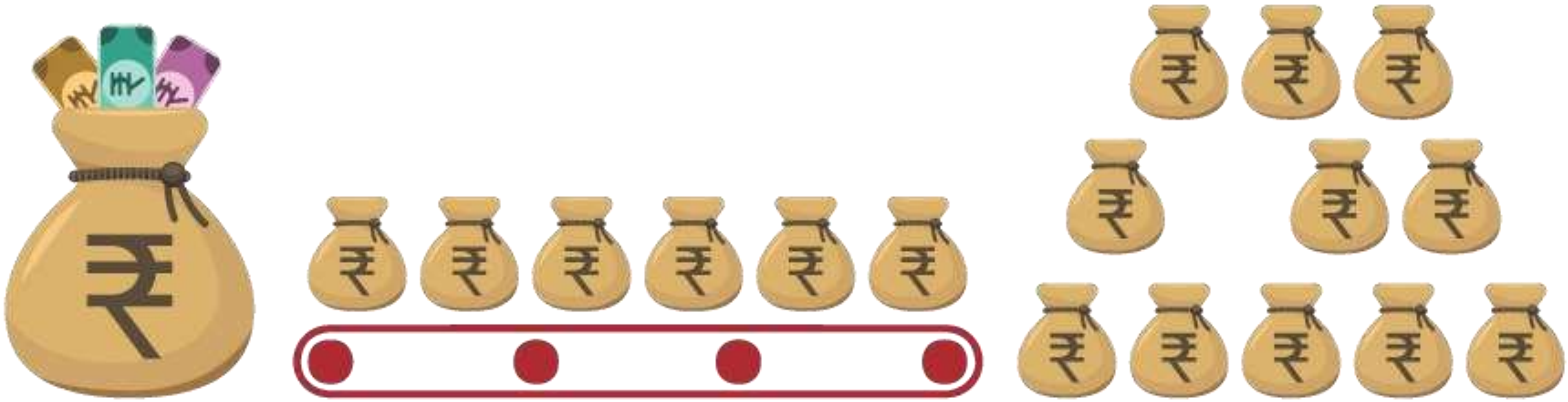
Systematic Investment Plan (SIP)

Systematic Transfer Plan (STP)

Switches

Modes to Exit from Mutual Funds

- Lumpsum Redemption
- You can withdraw a fixed amount of money regularly from your lump-sum investment through Systematic Withdrawal Plans.



You could invest a lump-sum amount in an equity fund

Redeem a fixed sum of money regularly

Long-term SIPs in equity mutual fund schemes can benefit you

A monthly SIP of Rs. 5,000 can help you achieve multiple goals

Time	May 2003	Mar 2009	Nov 2014	Aug 2017	Dec 2020
Goal	Start Monthly SIP of Rs. 5,000	Buy a car	Go on a family vacation (International)	Child Education & Marriage	Buy House
What You Can Do?					
Invested Amount		Rs. 3.55 lakh	Rs. 7 lakh	Rs. 8.65 lakh	Rs. 10.60 lakh
Wealth Accumulated As On	NA	Rs. 5.08 lakh	Rs. 14.65 lakh	Rs. 21.96 lakh	Rs. 34.12 lakh

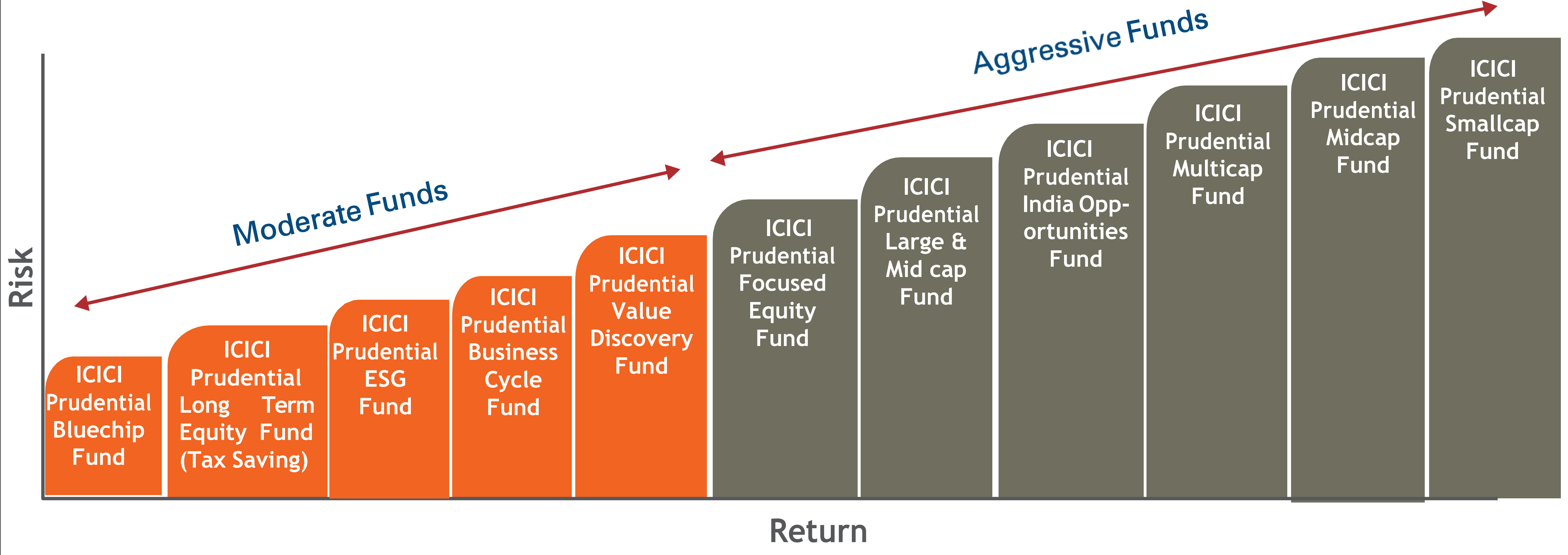
Rs. 5,000 assumed to be invested at start of every month. SIP growth rate assumed to be 0.95% every month (or 12 % annually). Growth is compounded monthly. This is for illustrative purpose only. Actual results may vary. The returns are calculated by XIRR approach assuming SIP investment of Rs 5000/- on the first working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions.

Past performance may or may not sustain in the future.

ICICI Prudential

Mutual Fund Equity Product Bouquet

ICICI Prudential Equity Products - Fund Positioning



ICICI Prudential Bluechip Fund

ICICI PRUDENTIAL MUTUAL FUND
TARAKKI KAREIN!

Scheme Category : Large - Cap

Why should one invest?

- True to Label : Large-Cap Fund
- Adopts buy and hold strategy in high conviction stocks
- Benchmark hugging approach for sectoral allocation

Who should invest?

Investors seeking to establish the core part of their portfolio through Large -Caps

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	93%
Mid Cap	6%
Small Cap	1%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum investment in equity instruments of Large Cap companies :80%

Investment style

Growth Style

Inception Date

23 May, 2008

Exit Load

Upto 1 Year from allotment - 1% of applicable NAV, more than 1 Year - Nil

Fund Manager

Anish Tawakley, Rajat Chandak, Vaibhav Dusad

ICICI Prudential Long Term Equity Fund (Tax Saving)

Scheme Category : Equity Linked Savings Scheme (ELSS)

Why should one invest?

- Provides twin benefits of tax savings and wealth creation over other traditional instruments
- Three year lock in period, allows flexibility to select stocks with a long term perspective

Who should invest?

Investors who wish to utilise the benefits of both investing in equities and tax savings

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	77%
Mid Cap	7%
Small Cap	16%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

Investment style

A blend of growth and value style

Inception Date

19 Aug, 1999

Exit Load

Nil

Fund Manager

Harish Bihani

ICICI Prudential ESG Fund

ICICI PRUDENTIAL MUTUAL FUND
TARAKKI KAREIN!

Scheme Category : Thematic

Why should one invest?

The scheme invest in companies with a High ESG Score i.e. Environmental Empathy, Social Responsibility and Corporate Governance and thus encourage companies to behave more responsibly

Who should invest?

Investors who wish to invest in ESG-compliant companies which reflects the strength and stability of the companies

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	53%
Mid Cap	29%
Small Cap	18%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

An open ended equity scheme investing in companies identified based on the Environmental, Social and Governance (ESG) theme

Investment style

Growth

Inception Date

9 Oct, 2020

Exit Load

Upto 1 Year from allotment - 1% of applicable NAV, more than 1 Year - Nil

Fund Manager

Lakshminarayanan K. G

ICICI Prudential Value Discovery Fund

Scheme Category : Value Fund

Why should one invest?

- Follows value approach, which involves selecting stocks which are trading less than their intrinsic values.
- Follows a Flexi - Cap approach

Who should invest?

Investors willing to invest for a long term and take benefit of value unlocking in companies

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	83%
Mid Cap	11%
Small Cap	6%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum equity exposure of 65% following a value investment strategy

Investment style

Value Style

Inception Date

16 Aug, 2004

Exit Load

Upto 12 months from allotment - 1% of applicable NAV, more than 12 months- Nil

Fund Manager

Sankaran Naren and Dharmesh kakkad

ICICI Prudential MultiCap Fund

Scheme Category : Multi-Cap Fund

Why should one invest?

- Invests a minimum of 25% in Large, Mid and Small Cap stocks
- Combination of top down & bottom up strategy

Who should invest?

Investors looking for well diversified exposure across various sectors and various market capitalization

What is the ideal holding period?

5 years and above

Market Capitalization

Market Capitalization	
Large Cap	41%
Mid Cap	27%
Small Cap	32%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum investment in equity and equity related instruments: 75%

Investment style

Growth Style

Inception Date

1 Oct, 1994

Exit Load

Upto 12 months from allotment - 1% of applicable NAV, more than 12 months- Nil

Fund Manager

Rajat Chandak

ICICI Prudential Focused Equity Fund

Scheme Category : Focused Fund

Why should one invest?

- High stock/sectoral concentration to create long term wealth creation
- Follows a bottom up stock selection approach

Who should invest?

Investors who wish to participate aggressively in equities through concentration in high conviction call.

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	80%
Mid Cap	10%
Small Cap	10%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

An open ended equity scheme investing in maximum 30 stocks across market capitalisation

Investment style

A blend of Growth and Value Style

Inception Date

28 May , 2009

Exit Load

Upto 1 year from allotment - 1% of applicable NAV, more than 1 year- Nil

Fund Manager

Prakash Gaurav Goel and Mittul Kalawadia

ICICI Prudential Large & MidCap Fund

Scheme Category : Large & MidCap Fund

Why should one invest?

- The scheme adopts a mix of top down and bottom up approach
- Fixed minimum allocation to Large and Mid Caps
- Follows a sector agnostic approach

Who should invest?

Investors who wish to generate wealth by having exposure to both large & mid caps

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	52%
Mid Cap	37%
Small Cap	11%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum investment in Large & Mid Cap stocks each : 35%

Investment style

A blend of Growth and Value Style

Inception Date

9 July, 1998

Exit Load

Upto 1 month from allotment - 1% of applicable NAV, more than 1 month - Nil

Fund Manager

Sankaran Naren & Prakash Gaurav Goel

ICICI Prudential India Opportunities Fund

Scheme Category : Thematic Fund

Why should one invest?

- Invest in opportunities presented by special situation
- Concentrated portfolio with bottom up approach
- Market - Cap and sector agnostic approach

Who should invest?

Investors looking for wealth creation with an appetite for higher volatility arising out of special situation theme

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	76%
Mid Cap	10%
Small Cap	14%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum equity exposure of 80% following special situations theme

Investment style

A blend of Growth and Value Style

Inception Date

15 Jan, 2019

Exit Load

Upto 12 month from allotment - 1% of applicable NAV, more than 12 month - Nil

Fund Manager

Sankaran Naren & Roshan Chutkey

ICICI Prudential MidCap Fund

Scheme Category : Mid Cap Fund

Why should one invest?

- Investing in midcap companies with long term growth opportunities
- Tactical allocation of part of portfolio in large and small caps based on current market view

Who should invest?

Investors looking for long term wealth creation by having exposure towards companies who may transform into tomorrow's market leaders

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	8%
Mid Cap	72%
Small Cap	20%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum investment in Mid Cap stocks : 65%

Investment style

A blend of Growth and Value Style

Inception Date

28 Oct, 2004

Exit Load

Upto 1 year from allotment - 1% of applicable NAV, more than 1 year - Nil

Fund Manager

Prakash Gaurav Goel

ICICI Prudential SmallCap Fund

Scheme Category : Small Cap Fund

Why should one invest?

- Bottom- Up stock selection, based on extensive research and screening
- Tactical allocation to Large & Mid Caps for liquidity purpose

Who should invest?

Investors willing to accept higher volatility to participate in the growth potential of Small Caps over the long term

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	0%
Mid Cap	13%
Small Cap	87%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

Minimum investment in Small Cap stocks : 65%

Investment style

Value Style

Inception Date

18 Oct, 2007

Exit Load

Upto 1 year from allotment - 1% of applicable NAV, more than 1 year - Nil

Fund Manager

Sankaran Naren & Harish Bihani

ICICI Prudential Business Cycle Fund

Scheme Category : Thematic Fund

Why should one invest?

- Top Down Approach of investing, based on various macro indicators - inflation, growth, deficit, etc.
- Invests across Marketcap, Themes, Sectors

Who should invest?

Investors willing to adopt opportunistic approach to benefit across cycles through macro approach over the long term

What is the ideal holding period?

5 years and above

Market Capitalization

Large Cap	80%
Mid Cap	13%
Small Cap	7%

Data as on July 31, 2021. Market Cap classification is as per AMFI classification

Scheme Characteristics

An open ended equity scheme following business cycles based investing theme

Investment style

Macro based fund

Inception Date

12 Jan, 2021

Exit Load

Upto 1 year from allotment - 1% of applicable NAV, more than 1 year - Nil

Fund Manager

Anish Tawakley, Ihab Dalwai & Manish Banthia (involved in identifying business cycles)

Riskometers

ICICI Prudential Long Term Equity Fund (Tax Saving)

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long term wealth creation solution
- An Equity Linked Savings Scheme that aims to generate long term capital appreciation by primarily investing in equity and related securities and provides tax benefit under section 80C of Income Tax Act, 1961.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential Bluechip Fund

(erstwhile ICICI Prudential Focused Bluechip Equity Fund)

(An open ended equity scheme predominantly investing in large cap stocks.)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open ended equity scheme predominantly investing in large cap stocks.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential Smallcap Fund

(erstwhile ICICI Prudential Indo Asia Equity Fund)

(An open ended equity scheme predominantly investing in small cap stocks.)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open ended equity scheme that seeks to generate capital appreciation by predominantly investing in equity and equity related securities of small cap companies.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential India Opportunities Fund

(An open ended equity scheme following special situations theme)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An equity scheme that invests in stocks based on special situations theme.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Please note that the Risk-o-meter(s) specified above will be evaluated and updated on a monthly basis as per SEBI circular dated October 05, 2020 on Product Labelling in Mutual Fund schemes - Risk-o-meter. Please refer to https://www.icicipruamc.com/news-and-updates/all-news for more details.

Riskometers

ICICI Prudential Multicap Fund
(An open ended equity scheme investing across large cap, mid cap and small cap stocks)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open ended equity scheme investing across large cap, mid cap and small cap stocks.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential Focused Equity Fund
(erstwhile ICICI Prudential Select Large Cap Fund)
(An open ended equity scheme investing in maximum 30 stocks across market-capitalisation i.e. focus on multicap.)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open ended equity scheme investing in maximum 30 stocks across market-capitalisation.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential Value Discovery Fund
(An open ended equity scheme following a value investment strategy.)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open ended equity scheme following a value investment strategy.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential Large & Mid Cap Fund
(erstwhile ICICI Prudential Top 100 Fund)
(An open ended equity scheme investing in both large cap and mid cap stocks.)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open ended equity scheme investing in both large cap and mid cap stocks.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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Riskometers & Disclaimer

ICICI Prudential Midcap Fund

(An open ended equity scheme predominantly investing in mid cap stocks.)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long Term Wealth Creation
- An open-ended equity scheme that aims for capital appreciation by investing in diversified mid cap companies.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential Business Cycle Fund

(An open ended equity scheme following business cycles based investing theme)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long term wealth creation
- An equity scheme that invests in Indian markets with focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

ICICI Prudential ESG Fund

(An open ended equity scheme investing in companies identified based on the Environmental, Social and Governance (ESG) theme)

Riskometer

Investors understand that their principal will be at **Very High** risk

This Product is suitable for investors who are seeking*:

- Long term wealth creation
- An equity scheme that invests in equity and equity related instruments of companies following the ESG theme.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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Disclaimer

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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