

# Ab market ke utar-chadhav ka darr kaisa?

## ICICI Prudential Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

**ICICI Prudential Balanced Advantage Fund**, is an open ended dynamic asset allocation fund that aims to generate reasonable returns in various market scenarios.

### Asset Allocation:

Type of Security	Maximum	Minimum	Risk Profile
Equity and equity derivatives (equity hedged exposure)#	100%	65%	Medium-High
Debt (securitised debt up to 50% of the debt portfolio)	35%	0%	Low-Medium

# The unhedged equity exposure of the scheme shall be limited to 80% of the portfolio value (unhedged equity exposure means exposure to equity shares alone without a corresponding exposure to equity derivatives. The margin money requirement for the purpose of derivative exposure will be held in the form of term deposits).

### Investment philosophy:

**Equity:** The scheme will invest predominantly in equities and use derivatives to hedge the downside risk of the portfolio.

- **Blend of large and mid-cap stocks\*:** While the large cap stocks represent established enterprises, the midcaps are smaller business entities with long-term growth potential. The allocation is decided on a tactical basis rather than any predefined ratio. (\*Portfolio as on Jan 31, 2021)
- **Derivatives strategy:** The scheme will use derivative instruments for the purpose of hedging or portfolio rebalancing or for any other stock and/or index strategies as allowed under the SEBI regulations.
- **Asset allocation:** The scheme uses an in-house model, based on a long-term historical mean price to book value (P/BV), with a view to limit downside during a falling market, while aiming to capture the upside in a rising market.

## Investment philosophy (contd.):

**Debt:** The Scheme also invests a portion of its assets in fixed income securities issued by the government, corporate debt securities of both public and private sector undertakings with an aim to generate accrual income and potential capital appreciation.

- The allocation to debt securities is also dependent on the in-house Price to Book Value model.

Note: The portfolio, asset allocation and investment strategy of the scheme is subject to changes with in the provisions of the Scheme Information document of the scheme. Please refer to the SID for investment pattern, strategy and risk factors.

## Points to Remember

- The scheme aims to provide an opportunity for reasonable returns with relatively lower volatility.
- The scheme seeks to provide investors an opportunity to benefit out of market volatility.

## Suitability

- Investors can consider **ICICI Prudential Balanced Advantage Fund** for their long-term goals.
- In terms of risk profiling, as on Jan 31, 2021; the scheme is suitable for investors with a High risk appetite.
- Investors who seek to benefit from market volatility may consider this scheme in their portfolio, since the scheme is structured with intent to benefit out of volatility.

## Key Scheme Features:

<b>Type of Scheme</b>	An Open Ended Dynamic Asset Allocation Fund
<b>Investment Objective</b>	To provide capital appreciation and income distribution to the investors by using equity derivatives strategies, arbitrage opportunities and pure equity investments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
<b>Options</b>	Growth & Dividend (Monthly and Dividend Others) (dividend payout <sup>#</sup> and re-investment facility available)
<b>Default Option</b>	Growth Option
<b>Minimum Application Amount</b>	₹ 500 (plus in multiple of Re.1) [including switches]
<b>Minimum Additional Application Amount</b>	₹ 100 (plus in multiple of Re.1) [including switches]
<b>Minimum Redemption Amount</b>	Any amount
<b>Entry Load</b>	Not Applicable
<b>Exit Load</b>	<b>for Redemption / Switch out :- Lumpsum &amp; SIP / STP / SWP</b> Upto 10% of units within 1 year from the date of allotment - Nil More than 10% of units within 1 year from the date of allotment – 1% of applicable NA After 1 year from the date of allotment – Nil
<b>Fund Managers</b>	<b>Equity :</b> Sankaran Naren (Managing this fund since Jul, 2017 & Overall 29 years of experience) Rajat Chandak (Managing this fund since Sep, 2015 & Overall 11 years of experience) Ihab Dalwai (Managing this fund since Jan, 2018 & Overall 8 years of experience) <b>Debt:</b> Manish Banthia (Managing this fund since Nov, 2009 & Overall 16 years of experience) Ritesh Lunawat (Managing this fund since Dec, 2020 & Overall 6 years of experience) <b>Ms. Priyanka Khandelwal</b> managing the overseas investment.
<b>Benchmark Index</b>	CRISIL Hybrid 50+50 - Moderate Index
<b>SIP / STP / SWP</b>	Available

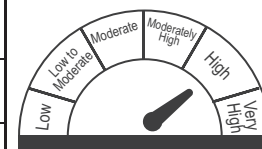
# In case the unit holder has opted for dividend payout option, the minimum amount for dividend payout shall be ₹100 (net of dividend distribution tax and other statutory levy, if any) else the dividend would be mandatorily reinvested. It should be noted that the pursuant to payment of dividend, the NAV of the dividend option of the schemes would fall to the extent of dividend payout and statutory levy (if applicable). For more details of this feature, investors are requested to visit the website of the AMC viz., [www.iciciprurf.com](http://www.iciciprurf.com)

**Investors please note that ICICI Prudential Balanced Advantage Fund will undergo changes in fundamental attributes w.e.f. closure of business hours of March 25, 2021. Kindly refer to website for more details.**

ICICI Prudential Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund) is suitable for investors who are seeking\*:

- Long term wealth creation solution
- An equity fund that aims for growth by investing in equity and derivatives

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



### RISKOMETER

Investors understand that their principal will be at High risk

The Risk-o-meter(s) specified above will be evaluated and updated on a monthly basis. Please refer <https://www.icicipruamc.com/news-and-updates/all-news> for more details.

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