

About the Scheme

- Launched on December 30, 2006, **ICICI Prudential Balanced Advantage Fund** is an open ended dynamic asset allocation fund.
- The Scheme uses an in-house asset allocation model to maintain an effective equity investment level to be above 65%. However, the actual equity level may go below 65% after considering the derivative exposure.

Investment Approach

Equity: The Scheme invests predominantly in equities and uses derivatives to hedge the downside risk of the portfolio.

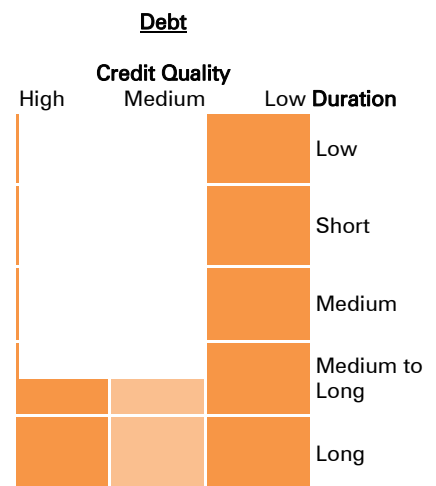
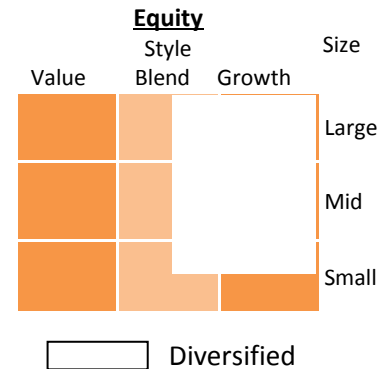
- *Flexi-cap* – The scheme shall invest across market capitalisation. While the large cap stocks represent established enterprises selected from the top 100 stocks by market capitalization, the midcaps and smallcaps are growing business entities with long-term growth potential.
- *Asset allocation* – The Scheme uses an in-house model, based on a long-term historical mean Price to Book Value (P/BV), which aims to increase equity exposure when valuations are attractive and aims to reduce equity exposure when valuations are expensive.
- *Derivatives Approach* - 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.

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

Why ICICI Prudential Balanced Advantage Fund?

- The Scheme is suitable for investors who are seeking to benefit out of market volatility while maintaining fair equity allocation levels based on market valuations.
- Investors who wish to participate in equity markets with relatively conservative approach can invest in this scheme.

Investment Style



Investment Approach



ICICI Prudential Balanced Advantage Fund

An open ended dynamic Asset allocation fund



Features of the Scheme

Type of Scheme	An open ended dynamic asset allocation fund	
Plans	ICICI Prudential Balanced Advantage Fund and ICICI Prudential Balanced Advantage Fund – Direct; Growth & IDCW* (IDCW Payout and IDCW reinvestment available)	
Minimum Application Amount	Rs. 500 (plus in multiples of Re.1)	
Minimum Additional Application Amount	Rs. 100 (plus in multiples of Re.1)	
Minimum Redemption Amount	Any Amount	
Entry Load	Not Applicable	
Exit Load	Up to 10% of units within 1 years from allotment	Nil
	More than 10% of units within 1 years of allotment	1% of applicable NAV
	After 1 years from date of allotment	Nil
Fund Manager	<p>Equity: Sankaran Naren (Managing this fund since July 2017 & Overall 29 years of experience) Ihab Dalwai (Managing this fund since Jan 2018 & Overall 8 years of experience) Rajat Chandak (Managing this fund since Sep 2015 Overall 11 years of experience)</p> <p>Debt: 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)</p> <p>Sri Sharma (for Derivatives transactions) has been managing this scheme since Apr 2021 and has overall 4 years of experience</p> <p>In addition to the fund manager managing this Scheme, the overseas investment of the scheme is managed by Ms. Priyanka Khandelwal.</p>	
Benchmark Index	CRISIL Hybrid 50 + 50- Moderate Index	
SIP /SWP/STP (Flex/Value)	Available	

*IDCW – Income Distribution cum Capital Withdrawal Option. Payment of IDCW is subject to availability of distributable surplus and Trustee approval. Pursuant to payment of IDCW, the NAV of the scheme falls to the extent of IDCW payout. When units are sold and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. In case the unit holder has opted for IDCW payout option, the minimum amount for IDCW payout shall be 100 (net of statutory levy, if any), else the IDCW would be mandatorily reinvested. IDCW Payout -Payout of Income Distribution cum capital withdrawal option; IDCW Reinvestment - Reinvestment of Income Distribution cum capital withdrawal option.

This Product is suitable for investors who are seeking*:

- Long term capital creation appreciation/income
- Investing in equity and equity related securities and Debt instruments.

*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.

Statutory Details

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

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ICICI Prudential

Balanced Advantage Fund

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uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken based on this material. All figures and other data given in this document are dated and the same may or may not be relevant in future. Investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of ICICI Prudential Mutual Fund. The sector(s)/stock(s) mentioned in this presentation do not constitute any recommendation of the same and ICICI Prudential Mutual Fund may or may not have any future position in these sector(s)/stock(s). Past performance may or may not be sustained in the future. The portfolio of the scheme is subject to changes within the provisions of the Scheme Information document of the scheme. Please refer to the SID for investment pattern, approach and risk factors.