

JODI KAMAAL KI

Just like Tax Savings
and Wealth Creation



ICICI Prudential
Long Term Equity Fund
(Tax Saving)

ICICI
PRUDENTIAL
MUTUAL FUND
TARAKKI KAREIN!

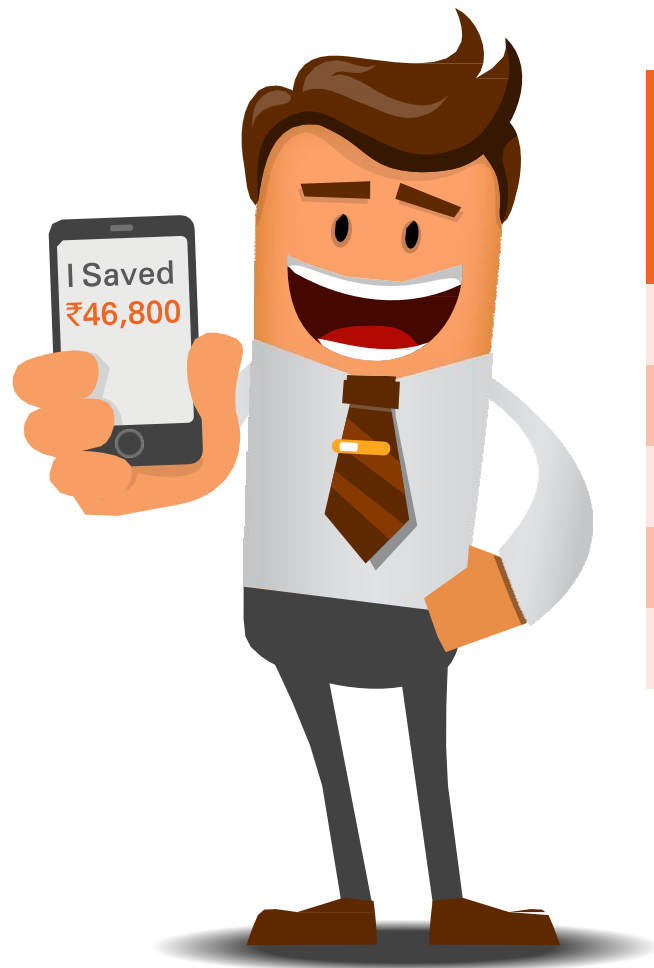


Reduce tax liability by Investing in equity-linked saving scheme

**Section 80C of Income
Tax Act, 1961**

**Provides deduction of up
to ₹1,50,000 from Gross
Taxable Income**

How does this work?



Particulars	Without Tax Saving Investments u/s 80C of Income Tax Act, 1961	With Tax Saving Investments
Gross Total Income	₹12,00,000	₹12,00,000
Exemption u/s 80C	Nil	₹1,50,000
Total Taxable Income	₹11,50,000	₹10,00,000
Tax on Total Income*	₹1,63,800	₹1,17,000
Tax Saved	Nil	₹45,000 + 4% Education Cess

An Investor With Income Of ₹12,00,000 Can Save Up To ₹46,800 by Availing Tax Deductions under Section 80C of the Income Tax Act, 1961

*Tax on Total Income is including 4% cess; Standard Deduction of Rs. 50,000 is applicable on the gross total income. Taxes have been computed as per income tax rules for the year 2021-22 assuming the investor opts for old tax regime. The above is for illustrative purpose only. Consult your tax advisor for more details.

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Comparison Of Instruments given Tax-relief Under Section 80C



Particulars	Public Provident Fund	National Savings Certificate	Equity-Linked Savings Scheme
Tenure	15 years	5 years	3 years
Returns	7.1% (Compounded Annually)	6.8% (Compounded Annually)	Returns / Dividends are market-linked and not assured
Minimum Investment	₹500	₹100	₹500
Maximum Investment	₹1,50,000	No limit*	No limit*
Max. Amount eligible for deduction under 80C of IT Act, 1961	₹1,50,000	₹1,50,000	₹1,50,000
Taxation	Tax free	Taxable	Capital gains of upto ₹1 lakh is tax-free
Safety/Risk	Highest Safety	Highest Safety	High Risk
Lock-in Period	15 Years. Partial Withdrawals from year 7 i.e. on completing 6 years is permitted	5 Years	3 Years

*Note: There is no upper limit on investments. Investments up to Rs.1,50,000 per year can be claimed as deduction under Section 80C of Income Tax Act, 1961. Investments in mutual funds are subject to market and various other risks. While amount invested in Public Provident Fund (PPF) has the highest safety for Principal invested, there is no assurance or guarantee of future performance of ICICI Prudential Long Term Equity Fund (Tax Saving). Past performance may or may not sustain in future. Interest Rate for Public Provident Fund and National Savings Certificate is for Q1 FY 21-22. Performance of ICICI Prudential Long Term Equity Fund as per its NAV. Deductions can be availed by investors opting for old tax regime. Consult your tax advisor for more details.

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Why Equity-Linked Savings Scheme?



**Qualifies for Tax Exemption
under Section 80C of Income Tax Act,
1961***

Short Lock-In Period of 3 years

**Long Term Capital Gains of
up to ₹1 lakh are
tax-exempt**

**Offers Wealth Creation
Opportunities along with
tax saving benefit**



*Applicable to investors opting for old tax regime. Consult your tax advisor for more details

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ICICI Prudential Long Term Equity Fund (Tax Saving)



Tax Saving

- Diversified equity fund that aims to generate capital appreciation by predominantly investing in equity instruments
- Offers twin benefits of tax savings and wealth creation over other traditional investment instruments
- 3 year lock in period allows flexibility to select stocks with long term perspective
- Growth Investing Approach to Stock Selection

Investment Style

	Value	Blend	Growth	
				Large
				Mid
				Small
				Size

Diversified

The portfolio of the scheme is subject to changes within the provisions of the Scheme Information document of the Scheme.

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Portfolio Statistics



Closing AUM		₹9,744.0 crore	
Average Dividend Yield	0.79	No. of stocks	59
Average P/E ratio	27.87	Top 10 Stock Holdings	47.5%
Average P/B ratio	5.69	Top 10 Sectors	80.3%

The portfolio of the scheme is subject to changes within the provisions of the Scheme Information Document of the Scheme. The stocks mentioned in this slide do not constitute any recommendation and ICICI Prudential Mutual Fund may or may not have any future position in these stocks. Source: Internal. Data as of November 30 2021.

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Portfolio Statistics – Sectors and Stocks



Compared to Benchmark (Nifty 500 TRI)

Overweight Sectors



- Banks & Finance
- Telecom
- Software
- Retailing
- Auto

Underweight Sectors



- Consumers Non Durables
- Oil, Gas & Petroleum Products
- Power
- Pharma & Healthcare Services
- Auto Ancillaries

Stocks Exited:

- Dr. Reddys Laboratories Ltd

Stocks Added:

- NA

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Current Portfolio Positioning



Software

The pandemic has accelerated the shift towards cloud and SaaS. This sector continues to give high returns and has seen attractive investments from FDIs. The industry has made its space in the policy support. The sector could benefit from IT companies with strong balance sheet and high utilization despite supply side challenges.



Banks & Finance

The sector is now entering an earnings acceleration cycle. Growth may accelerate helped by higher loan growth, turn in rates cycle and moderation of credit costs. Loan growth in Retail/SME has picked up. Corporate growth is expected to improve once working capital demand picks up



Telecom

The sector revenue has increased significantly in Q2 FY22. In light of sector consolidation, waning competitive intensity, & structural demand, the telecom sector's RoCE is poised to rise in our view. A recent hike in the prices by major players in this sector have paved way for high ARPU

Data as of Nov 30,, 2021; The stock(s)/sector(s) mentioned in this slide do not constitute any recommendation and ICICI Prudential Mutual Fund may or may not have any future position in this stock(s). ROCE – Return on Capital Employed. COVID-19 is Coronavirus Disease 2019. FDI: Foreign Direct Investment. ARPU: Average revenue per user. Saas: Software as a Service. SME: Small and Medium Enterprises.

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.

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PPF vs. ICICI Prudential Long Term Equity Fund (Tax Saving)



Date	Investment (Rs.)	Investment Value in Public Provident Fund (Rs.)	Investment Value in ICICI Prudential Long Term Equity Fund (Tax Saving) (Rs.)
31-Mar-00	70,000	70,000	70,000
31-Mar-01	70,000	1,47,700	1,03,664
28-Mar-02	70,000	2,31,732	2,00,458
31-Mar-03	70,000	3,22,587	2,46,403
31-Mar-04	70,000	4,18,394	6,30,438
31-Mar-05	70,000	5,21,866	12,17,726
31-Mar-06	70,000	6,33,615	23,01,083
30-Mar-07	70,000	7,54,304	22,57,342
31-Mar-08	100,000	9,14,649	26,37,526
31-Mar-09	100,000	10,87,821	17,17,667
31-Mar-10	100,000	12,74,846	39,45,425
31-Mar-11	100,000	14,76,834	44,66,489
30-Mar-12	100,000	16,94,981	44,05,172
28-Mar-13	100,000	19,40,749	48,00,277
31-Mar-14	100,000	22,11,535	62,92,602
31-Mar-15	150,000	25,53,938	92,65,489
31-Mar-16	150,000	29,26,131	88,83,902
30-Mar-17	150,000	33,13,148	1,13,89,187
31-Mar-18	150,000	37,28,200	1,24,00,578
31-Mar-19	150,000	41,76,455	1,36,41,303
31-Mar-20	150,000	46,57,440	1,00,60,876
31-Mar-21	150,000	51,38,118	1,77,86,847
Final Value as on March 2021	23,10,000	51,38,118	1,77,86,847

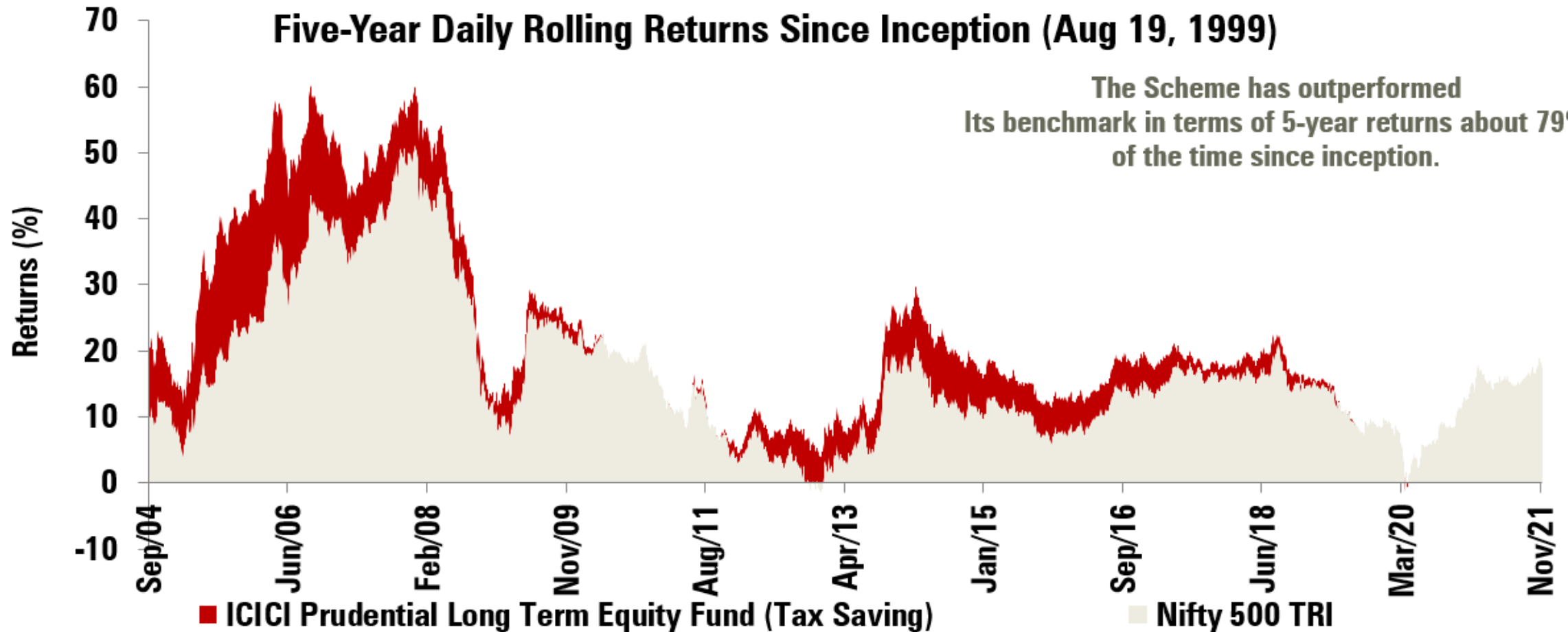
Investments in mutual funds are subject to market risks and various other risks. While amount invested in Public Provident Fund (PPF) has the highest safety for Principal invested, there is no assurance or guarantee of future performance of ICICI Prudential Long Term Equity Fund (Tax Saving). Past performance may or may not sustain in future. Interest Rate for Public Provident Fund taken as per the average of quarterly PPF rates and returns compounded annually for 2019-2020. Performance of ICICI Prudential Long Term Equity Fund as per its NAV. The above is applicable for investors opting for old tax regime with deductions. For more details, consult your tax advisor

Performance



Five-Year Daily Rolling Returns Since Inception (Aug 19, 1999)

The Scheme has outperformed
Its benchmark in terms of 5-year returns about 79%
of the time since inception.



Data Source: MFI; Data in % CAGR terms; The above analysis is done considering the investment period between Aug 19, 1999 and Nov 30, 2016. Returns are calculated for the period between August 19, 2004 to November 30, 2021. Past performance may or may not sustain in the future. *The performance of the scheme is benchmarked to the Total Return variant of the Index.

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Five-Year Rolling Return Analysis



~76% of the time, since inception (Aug 19, 1999),
the scheme's five-year returns have been more than 12%

	ICICI Prudential Long Term Equity Fund (Tax Saving)	Nifty 500 TRI*
Minimum Return	-1.5%	-1.4%
Maximum Return	60.4%	51.3%
Average Return	21.4%	16.7%
No. of days the fund provided:		
Less than 8% return	558	776
8-12% return	470	880
12-15% return	609	618
15-18% return	642	694
More than 18% return	2002	1313
} 76.0%		} 61.3%
Total No. of Days: 4,281		

Data Source: MFI; Data in % CAGR terms; The above analysis is done considering the investment period between Aug 19, 1999 and Nov 30, 2016. Returns are calculated for the period between Aug 19, 2004 to Nov 30, 2021. Past performance may or may not sustain in the future. *The performance of the scheme is benchmarked to the Total Return variant of the Index.

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SIP Performance



SIP of Rs. 10,000 per month in the scheme per month would grow to...

Time Period	Total Amount Invested (Rs. Lakhs)	ICICI Prudential Long Term Equity Fund (Tax Saving)		Nifty 500 TRI*
		Present Value (Rs. lakh)	Returns	Returns
3 Years	3.6	5.3	27.0%	27.4%
7 Years	8.4	14.59	15.5%	16.4%
10 Years	12.0	27.9	16.1%	15.9%
15 Years	18.0	63.4	15.3%	13.7%
Since Inception (Aug 19, 1999)	26.8	344.7	19.3%	15.9%

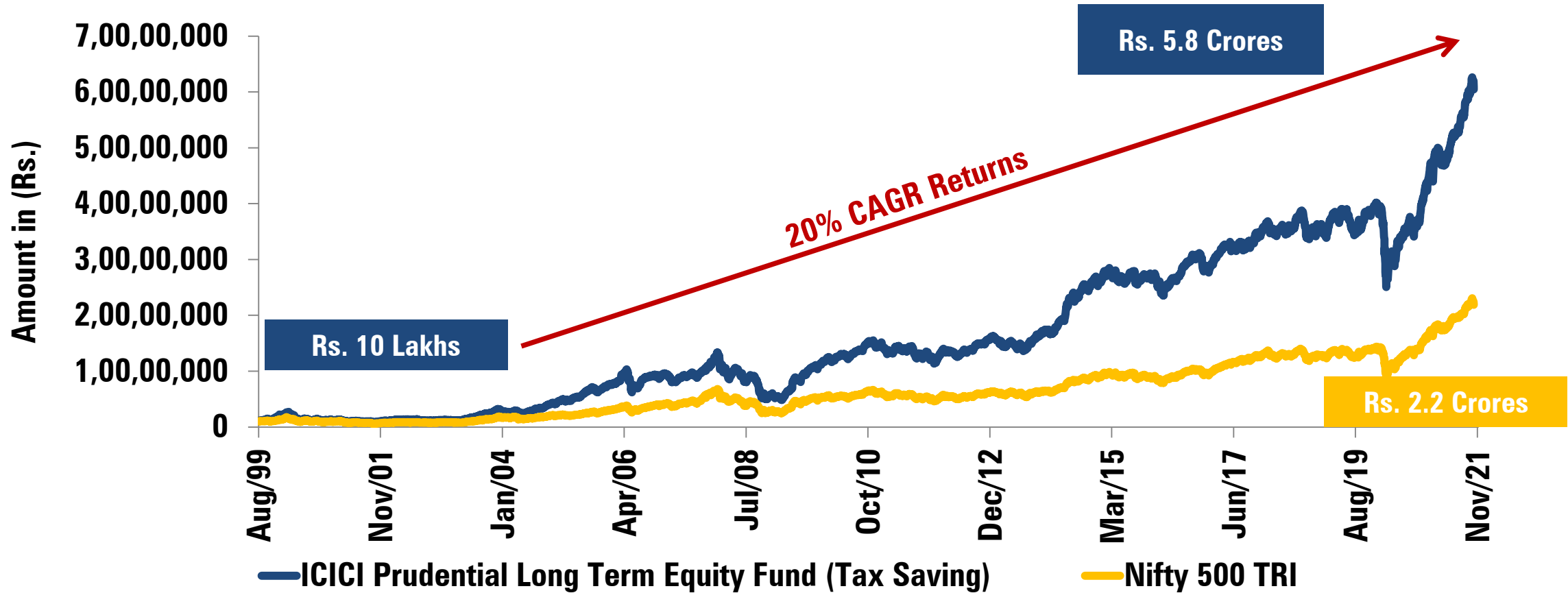
Source: MFI; Data in XIRR % terms; The returns are calculated by XIRR approach assuming SIP investment of Rs 10,000/- on the 1st working day of every month in the Growth Option of the Scheme. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Data as of Nov 30, 2021. *The scheme is benchmarked to the total return variant of the index. Past performance may or may not be sustained in future

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Wealth Creation Journey Since Inception



Growth of Rs. 10,00,000 Invested in ICICI Prudential Long Term Equity Fund (Tax Saving) Since Inception (Aug 19, 1999)



Data Source: MFI; Data as of Nov 30, 2021. Returns in Rupee terms. Past performance may or may not be sustained in future. The scheme is benchmarked to the total return variant of the index.

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Consistent outperformance across various time periods

	1 Year	5 Years	10 Years	15 Years	Since Inception (Aug 19, 1999)
ICICI Prudential Long Term Equity Fund (Tax Saving)	41.3	15.0	16.9	13.2	20.0
Nifty 500 TRI	37.7	17.0	15.7	11.8	14.7
Outperformance over Nifty 500 TRI	3.6	-2.0	1.2	1.4	5.3

Data Source: MFI; Data as of Nov 30, 2021. Returns in CAGR % terms. Past performance may or may not be sustained in future. It is necessary to consult tax/financial advisor before making investments in mutual funds. Information only for distributors and financial advisors of ICICI Prudential Mutual Fund. The Scheme is benchmarked to the Total Return Variant of the Index.

Scheme Features



Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit
Plans	ICICI Prudential Long Term Equity Fund (Tax Saving) & ICICI Prudential Long Term Equity Fund (Tax Saving) – Direct; Options: Growth & IDCW*
Minimum Application Amount	Rs. 500 (plus in multiples of Re. 1)
Minimum Additional Application Amount	Rs. 500 and in multiples thereof
Minimum Redemption Amount	Any amount
Exit Load	Nil
Fund Managers	Mr. Harish Bihani has been managing this fund from November 2018 and has overall 11 years of experience.
Benchmark Index	Nifty 500 TRI
SIP / STP/ SWP	Available

IDCW – Income Distribution cum Capital Withdrawal Option. Payment of dividend is subject to availability of distributable surplus and Trustee approval. Pursuant to payment of dividend, the NAV of the scheme falls to the extent of dividend 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 dividend. Dividend 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 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

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Scheme Riskometer

ICICI Prudential Long Term Equity Fund (Tax Saving) 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 provide tax benefit under Section 80 C of Income Tax Act, 1961

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



Benchmark Riskometer

Scheme Name	Benchmark Name	Benchmark Riskometer
ICICI Prudential Long Term Equity Fund (Tax Saving)	Nifty 500 TRI	<p>Benchmark riskometer is at Very High risk.</p>

Please note that the Risk-o-meter(s) specified above will be evaluated and updated on a monthly basis. The above Riskometers are as on October 31, 2021 Please refer <https://www.icicipruamc.com/news-and-updates/all-news> for more details

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