

# Equity Schemes — Ready Reckoner

(Data of Select Funds as on 29th February 2024)



## Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
<b>PGIM India Large Cap Fund (Benchmark: NIFTY 100 TRI)</b>							
Communication Services	2.46	Energy	4.10	Bharti Airtel Ltd	2.81	State Bank Of India	2.46
Health Care	2.21	Materials	3.52	Maruti Suzuki India Ltd	2.76	HDFC Bank Limited	2.08
Consumer Staples	1.36	Utilities	2.90	ICICI Bank Ltd	2.73	ITC Ltd	1.91
				Avenue Supermarts Ltd	2.58	Infosys Ltd	1.53
				LTIMindtree Ltd	2.44	HCL Technologies Ltd	1.51
<b>PGIM India Hybrid Equity Fund* (Benchmark: CRISIL Hybrid 35+65 - Aggressive Index)</b>							
Consumer Discretionary	5.31	Energy	3.38	ICICI Bank Ltd	3.09	Tata Consultancy Svcs Ltd	3.02
Communication Services	1.25	Utilities	2.98	Avenue Supermarts Ltd	3.03	ITC Ltd	2.59
Health Care	1.25	Information Technology	2.69	Ultratech Cement Ltd	2.72	State Bank Of India	2.07
				Coforge Limited	2.24	Kotak Mahindra Bank Ltd	1.74
				LTIMindtree Ltd	2.23	Infosys Ltd	1.65
<b>PGIM India Midcap Opportunities Fund (Benchmark: NIFTY Midcap 150 TRI)</b>							
Consumer Discretionary	8.44	Financials	4.40	TVS Motor Co Ltd	2.68	Power Finance Corporation	2.15
Consumer Staples	1.21	Utilities	3.22	Cholamandalam Investment And Finance Company Ltd.	2.26	REC Ltd	2.02
Industrials	0.68	Energy	2.68	Kotak Mahindra Bank Ltd	2.02	Adani Power Ltd	1.96
				HDFC Bank Limited	2.01	Yes Bank Ltd	1.58
				Phoenix Mills Ltd	1.83	Lupin Ltd	1.44
<b>PGIM India ELSS Tax Saver Fund (Benchmark: NIFTY 500 TRI)</b>							
Consumer Discretionary	4.02	Energy	3.16	Avenue Supermarts Ltd	2.48	Tata Consultancy Svcs Ltd	2.61
Health Care	2.71	Utilities	3.13	LTIMindtree Ltd	2.31	ITC Ltd	2.26
Industrials	1.38	Materials	2.08	Mankind Pharma Ltd	2.08	Infosys Ltd	1.89
				Coforge Limited	1.91	State Bank Of India	1.81
				Axis Bank Ltd	1.77	Hindustan Unilever Ltd	1.36

The above weights are in comparison to the benchmark.

\*The data pertains to only the unhedged equity allocation of the portfolio (66.59% of the total portfolio as on February 29, 2024) and compared to the data of the BSE 200. The BSE 200 constitutes 65% of the benchmark for the scheme - the CRISIL Hybrid 35+65 - Aggressive Index.

## Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
<b>PGIM India Flexi Cap Fund (Benchmark: Nifty 500 TR Index)</b>							
Consumer Discretionary	5.72	Energy	3.92	Varun Beverages Ltd	3.15	Tata Consultancy Svcs Ltd	2.61
Health Care	4.14	Materials	2.42	ICICI Bank Ltd	2.97	ITC Ltd	2.26
Financials	0.18	Information Technology	2.06	Max Healthcare Institute Ltd	2.62	Infosys Ltd	2.17
				LTIMindtree Ltd	2.52	State Bank Of India	1.81
				Mankind Pharma Ltd	2.21	Hindustan Unilever Ltd	1.36
<b>PGIM India Balanced Advantage Fund** (Benchmark: CRISIL Hybrid 50+50 Moderate Index)</b>							
Financials	3.60	Energy	3.40	JK Cement Ltd	3.25	Tata Consultancy Svcs Ltd	3.02
Health Care	3.54	Utilities	2.51	Avenue Supermarts Ltd	3.01	ITC Ltd	2.59
Industrials	2.97	Information Technology	2.49	LTIMindtree Ltd	2.65	State Bank Of India	2.07
				Indraprastha Gas Ltd	2.21	Hindustan Unilever Ltd	1.55
				J.B. Chemicals & Pharma Ltd	2.19	Mahindra & Mahindra Ltd	1.33
<b>PGIM India Equity Savings Fund (Benchmark: NIFTY Equity Savings Index)</b>							
Health Care	3.79	Energy	5.77	Max Healthcare Institute Ltd	4.02	ITC Ltd	3.74
Consumer Discretionary	2.04	Information Technology	3.02	Varun Beverages Ltd	3.88	Reliance Industries Ltd	3.06
Industrials	1.90	Utilities	1.33	Coforge Limited	3.76	State Bank Of India	2.99
				Ultratech Cement Ltd	3.58	HDFC Bank Limited	2.89
				Avenue Supermarts Ltd	3.28	HCL Technologies Ltd	1.83
<b>PGIM India Small Cap Fund (Benchmark: NIFTY Smallcap 250 TRI)</b>							
Consumer Discretionary	5.18	Industrials	4.32	Rainbow Children's Medicare	3.39	Suzlon Energy Ltd	3.09
Health Care	4.38	Communication Services	3.12	Triveni Turbine Ltd	2.89	BSE Ltd	2.12
Financials	1.84	Materials	2.96	360 One Wam Ltd	2.45	Cyient Ltd	1.13
				Global Health Ltd/India	2.39	Sonata Software Ltd	1.04
				CE Info Systems Ltd	2.39	RBL Bank Ltd	1.03
<b>PGIM India Large and Midcap Fund (Benchmark: NIFTY LargeMidcap 250 Index TRI)</b>							
Consumer Discretionary	3.52	Materials	3.96	Cholamandalam Investment And Finance Company Ltd.	2.00	Infosys Ltd	2.54
Industrials	3.29	Energy	3.72	Varun Beverages Ltd	1.94	Tata Consultancy Svcs Ltd	1.76
Health Care	2.44	Utilities	3.50	JK Cement Ltd	1.73	ITC Ltd	1.53
				Avenue Supermarts Ltd	1.69	State Bank Of India	1.22
				SBI Life Insurance Co Ltd	1.64	Power Finance Corporation	1.08

The above weights are in comparison to the benchmark.

\*\*The data pertains to only the unhedged equity allocation of the portfolio (74.53% of the total portfolio as on February 29, 2024) and compared to the data of BSE200. The BSE200 constitutes 50% of the benchmark for the scheme - the CRISIL Hybrid 50+50 Moderate Index.

## Portfolio Metrics

	PGIM India Large Cap Fund		PGIM India Hybrid Equity Fund*		PGIM India Midcap Opportunities Fund		PGIM India ELSS Tax Saver Fund		PGIM India Flexi Cap Fund	
	Portfolio	NIFTY 100 TRI	Portfolio	BSE 200	Portfolio	NIFTY Midcap 150 TRI	Portfolio	NIFTY 500 TRI	Portfolio	Nifty 500 TR Index
Return on Equity	14.1%	14.2%	13.1%	14.2%	16.6%	13.3%	13.0%	14.2%	13.4%	14.2%
Debt / Equity (ex-financials)	53.9%	51.4%	53.3%	51.8%	51.1%	78.2%	48.6%	51.8%	52.7%	51.8%
FY 25 E Price / Earning Ratio	30.0	28.8	35.1	33.6	41.6	54.7	33.9	33.1	35.5	33.1
Number of stocks	33	101	53	201	71	150	64	501	58	501
Active share	42.7%		60.86%		66.6%		57.5%		61.8%	
Large Cap (1st-100th stock)	93.9%	97%	67.2%	84%	17.3%	10.5%	58.8%	73.1%	60.5%	73.0%
Mid Cap (101st-250th stock)	1.3%	2.8%	21.5%	16%	67.2%	83.0%	21.0%	17.2%	27.9%	17.2%
Small Cap (251st stock onwards)	0.0%	0.0%	11.2%	0%	12.8%	6.5%	14.3%	9.6%	9.3%	9.6%
Cash	4.7%	0.0%	0.0%	0%	2.7%	0.0%	5.8%	0.0%	2.3%	0.0%
Market Cap yet to be classified by AMFI	0.0%	0.3%	0.0%	0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%
Top 10 Holdings	53.3%	46.6%	46.2%	39.5%	25.8%	17.7%	40.8%	34.2%	37.9%	34.2%
Weighted Avg Market Cap - Crore	5,86,940	5,95,272	4,18,973	5,15,841	78,908	58,269	3,81,175	4,49,053	3,51,355	4,48,820

	PGIM India Balanced Advantage Fund**		PGIM India Equity Savings Fund		PGIM India Small Cap Fund		PGIM India Large and Midcap Fund	
	Portfolio	CRISIL Hybrid 50+50 Moderate Index	Portfolio	NIFTY Equity Savings Index	Portfolio	NIFTY Smallcap 250 TRI	Portfolio	NIFTY LargeMidcap 250 Index TRI
Return on Equity	13.11%	14.15%	13.22%	14.25%	18.4%	14.1%	13.04%	14.15%
Debt / Equity (ex-financials)	50.23%	51.82%	51.02%	50.41%	28.1%	52.9%	65.84%	53.11%
FY 25 E Price / Earning Ratio	34.90	33.62	32.37	24.99	35.8	27.7	30.28	17.01
Number of stocks	48	201	33	50	51	250	63	251
Active share	58.01%		51.83%		82.5%		62.09%	
Large Cap (1st-100th stock)	68.88%	84.13%	83.47%	99.16%	0.0%	0.6%	50.22%	53.32%
Mid Cap (101st-250th stock)	25.79%	15.59%	14.65%	0.84%	16.5%	10.2%	35.13%	43.25%
Small Cap (251st stock onwards)	5.32%	0.07%	1.88%	0.00%	78.6%	88.4%	5.65%	3.30%
Cash	0.00%	0.00%	0.00%	0.00%	4.9%	0.0%	9.01%	0.00%
Market Cap yet to be classified by AMFI	0.00%	0.21%	0.00%	0.00%	0.0%	0.8%	0.00%	0.13%
Top 10 Holdings	43.95%	39.53%	54.48%	56.53%	32.8%	14.1%	34.90%	23.07%
Weighted Avg Market Cap - Crore	4,15,705	5,15,841	4,92,199	6,92,579	18,029	19,493	2,77,468	3,24,296



Source: Bloomberg and Internal Research

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**Return on Equity:** Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested. **Debt/Equity (ex-financials):** Debt/Equity Ratio is a debt ratio used to measure a company's financial leverage, calculated by dividing a company's total liabilities by its stockholders' equity. The D/E ratio indicates how much debt a company is using to finance its assets relative to the amount of value represented in shareholders' equity. (Ex-Financials means excluding Banks and NBFCs). **Price/Earnings Ratio:** The price-earnings ratio (P/E Ratio) is the ratio for valuing a company that measures its current share price relative to its per-share earnings.

## Riskometer

Scheme Name	This product is suitable for investors who are seeking*	
PGIM India Large Cap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>• Capital growth over the long term</li> <li>• Investment predominantly in equity and equity related securities of Large Cap companies</li> <li>• Degree of risk – VERY HIGH</li> </ul>	 <p data-bbox="1500 742 2105 766">Investors understand that their principal will be at very high risk.</p>
PGIM India Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> <li>• Capital growth over the long term</li> <li>• Investing predominantly in equity and equity related securities</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India Midcap Opportunities Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>• Capital appreciation over long term.</li> <li>• To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies.</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India Small Cap Fund (An open-ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> <li>• Capital appreciation over a long period of time.</li> <li>• Investment in equity and equity related instruments of small cap companies.</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India ELSS Tax Saver Fund (An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>• Long-term capital appreciation</li> <li>• To generate long-term capital appreciation by predominantly investing in equity &amp; equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India Flexi Cap Fund (Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>• Capital appreciation over long term</li> <li>• To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives.</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India Balanced Advantage Fund (An open ended dynamic asset allocation fund)	<ul style="list-style-type: none"> <li>• Capital appreciation over a long period of time</li> <li>• Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India Large and Midcap Fund (Large and Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>• Long term capital growth.</li> <li>• Investing in equity and equity related securities of predominantly large cap and mid cap stocks.</li> <li>• Degree of risk – VERY HIGH</li> </ul>	
PGIM India Equity Savings Fund (An Open Ended Scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> <li>• Capital appreciation and Income distribution over the medium term</li> <li>• Investment primarily in equity and equity related securities and a small allocation to debt securities.</li> <li>• Degree of risk – LOW TO MODERATE</li> </ul>	 <p data-bbox="1467 1372 2139 1396">Investors understand that their principal will be at low to moderate risk.</p>

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