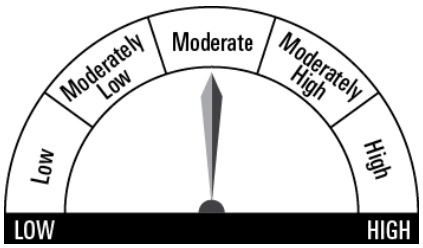
# KEY INFORMATION MEMORANDUM & FORMS

# PGIM India Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds))

### PGIM India Credit Risk Fund - Segregated Portfolio 1

This product is suitable for investors who are seeking*

| | |
|---|---|
| • Income and capital appreciation over medium to long term<br>• Investments predominantly in AA and below rated corporate debt securities (excluding AA+ rated corporate bonds) of various maturities<br>• Degree of risk – **MODERATE** |  <br>Investors understand that their principal will be at moderate risk |

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

## Offer of Units at NAV based prices during Ongoing Offer

| | |
|---|---|
| **Name of the Mutual Fund**<br>**PGIM India Mutual Fund**<br>2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.<br>Tel. +91-22-61593000 • Fax +91-22-61593100.<br>Website : www.pgimindiamf.com | **Investment manager**<br>**PGIM India Asset Management Private Limited**<br>(erstwhile DHFL Pramerica Asset Managers Private Limited)<br>2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. |
| **Sponsor**<br>**Prudential Financial, Inc. (U. S. A.)***<br>751, Broad Street Newark, New Jersey 07102 (*PFI is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom or with Prudential Assurance Company, a subsidiary of M&G plc, incorporated in the United Kingdom.) | **Custodian**<br>**Standard Chartered Bank**<br>Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051. |
| **Trustee**<br>**PGIM India Trustees Private Limited**<br>(erstwhile DHFL Pramerica Trustees Private Limited)<br>2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. | **Registrar**<br>**KFin Technologies Private Limited**<br>Unit - PGIM India Mutual Fund,<br>No. 23, Cathedral Garden Road, Nungambakkam, Chennai 600 034 |

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.pgimindiamf.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certificated the accuracy or adequacy of this KIM.**

This KIM is dated July 31, 2020

**KEY SCHEME FEATURES**

<table>
<tr><td>Scheme Name</td><td>PGIM INDIA CREDIT RISK FUND<br><br>PGIM INDIA CREDIT RISK FUND - SEGREGATED PORTFOLIO 1</td></tr>
<tr><td>Investment Objective</td><td>The investment objective of the Scheme is to seek to generate income and capital appreciation by investing predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds).<br><br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Corporate Debt Securities (AA* and below rated) $</td><td>65%</td><td>100%</td><td>Medium</td></tr>
<tr><td>Other debt instruments including Government Securities and Money Market Instruments $</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr>
</table>
* excludes AA+ rated corporate bonds<br><br>$ The Scheme may invest up to 50% of the net assets in securitized debt.<br><br>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.<br><br>The scheme may also invest in fixed income derivatives instruments to the extent of 50% of the net assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available. The Scheme will not have a leveraged position in derivatives.<br><br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br><br>The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The Scheme will not participate in short selling of securities.<br><br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td></tr>
<tr><td>Risk Profile of the scheme</td><td>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to the SID for Scheme Specific Risk Factors.</td></tr>
<tr><td>Investment Strategy</td><td>The fund seeks to generate returns through a combination of income and capital appreciation over the medium to long term. The Fund Manager will invest only in investment grade debt securities; and predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds). The fund manager may also invest in unrated debt securities, which the Fund Manager believes to be of equivalent quality, as per regulatory guidelines. The Fund Management team will endeavor to meet the investment objective while maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Fund will be actively managed and the Fund Management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets. The Fund will try to leverage its international resource base to understand the global economic and interest rate environment. The Fund can also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Fund will try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, will be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques.</td></tr>
<tr><td>Plans & Options</td><td>The Scheme shall offer two plans viz Regular Plan and Direct Plan.<br>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.<br><br>The following shall be the treatment of applications under “Direct” / “Regular” Plans:
<table>
<tr><th>Scenario</th><th>Distributor Code (ARN Code) mentioned by the Investor</th><th>Plan mentioned by the Investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
</table></td></tr>
</table>

| | | | |
|---|---|---|---|
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Each Plan has two Options, viz., Growth Option and Dividend Option.

Dividend Option has the following three facilities:

i. Dividend Payout facility;

ii. Dividend Reinvestment facility;

iii. Dividend Sweep facility;

**Dividend Frequency - Reinvestment:** Regular, Monthly, Quarterly and Annual

**Dividend Frequency - Payout:** Regular, Monthly, Quarterly and Annual

**Dividend Frequency - Sweep:** Monthly, Quarterly and Annual

**Default Option:** Growth

**Default Dividend Sub-option:** Dividend Reinvestment

**Default Dividend Frequency:** Monthly

(If the amount of Dividend payable under the Dividend Payout facility is Rs. 50/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme.)

All plans/options under the Scheme shall have common portfolio.

Please refer SAI for Treatment of purchase/switch/ Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs) transactions received through distributors who are suspended temporarily or terminated permanently by AMFI.

Segregated portfolio – All plans and options will be available (subscription & redemption facility is not available however the unit of segregated portfolio will be listed on the recognized Stock Exchange).

**Minimum Amount for Purchase / Additional Purchase / Redemption**

**Initial Purchase –** Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.

**Additional Purchase –** Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter or 100 units.

**Repurchase / Redemption Amount –** Rs. 100/- and in multiples of Re. 1/-thereafter or 0.1 unit or account balance, whichever is lower.

**Benchmark**

Nifty Credit Risk Bond Index

**Name of the Fund Manager(s) & Tenure in managing the scheme**

Mr. Kumaresh Ramakrishnan is managing the scheme for more than 4 years.

**Name of the Trustee Company**

PGIM India Trustees Private Limited

Performance of the Scheme as on **June 30, 2020:**

| **Compounded Annualised Returns^^** | **Regular Plan Returns^ (%)** | **Direct Plan Returns^ (%)** | **Benchmark Returns# (%)** |
|---|---|---|---|
| Last 1 Year | -1.38 | -0.40 | 10.68 |
| Last 3 Years | 1.62 | 2.67 | 8.32 |
| Last 5 Years | 4.82 | 5.92 | 8.98 |
| Since Inception | 5.72 | 6.80 | 9.16 |

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

# Nifty Credit Risk Bond Index (The benchmark of the scheme has been changed from CRISIL Composite AA Short Term Bond Index to Nifty Credit Risk Bond Index w.e.f November 01, 2019)

Inception Date: Regular Plan: September 29, 2014; Direct Plan: September 29, 2014.

Due to credit event (Downgrading of various securities of Yes Bank Ltd. to "D" / "Default" by rating agency on March 06, 2020), segregation of portfolio of securities of Yes Bank Ltd. has taken place and units under segregated portfolio have been allotted on March 06, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below:

Performance of the Scheme as of March 6, 2020:

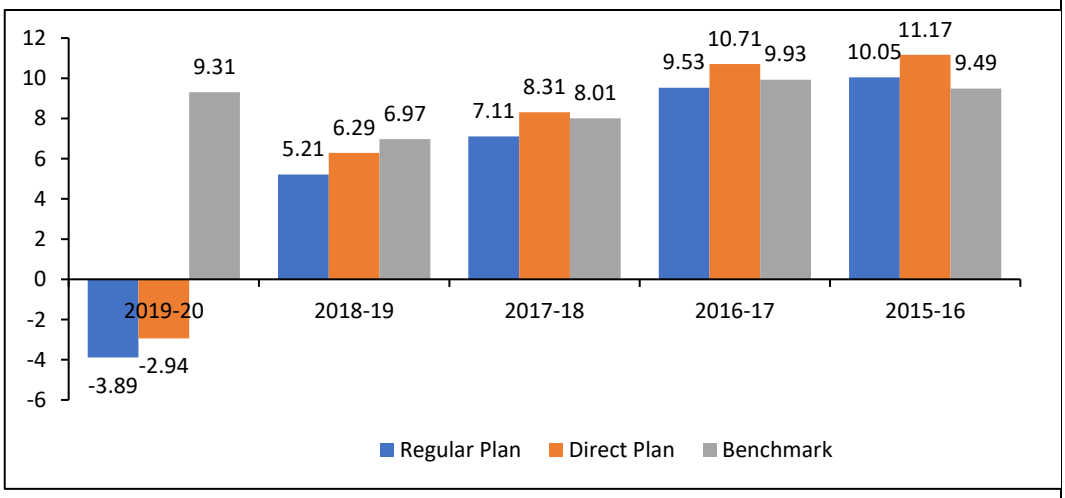
| **Compounded Annualised Returns^^** | **Regular Plan Returns^ (%)** | **Direct Plan Returns^ (%)** | **Benchmark Returns# (%)** |
|---|---|---|---|
| Last 1 Year | -3.23 | -2.28 | 9.95 |
| Last 3 Years | 2.89 | 3.95 | 8.12 |
| Last 5 Years | 5.55 | 6.65 | 8.79 |
| Since Inception | 6.25 | 7.33 | 9.05 |

**Note: The return disclosed is after taking the impact of creation of Segregated portfolio 1.**

| **NAV per unit (Regular Plan - Growth Option)** | | | |
|---|---|---|---|
| **Date** | **Main Portfolio** | **Segregated Portfolio** | |
| March 5, 2020 | 14.567 | NA | |
| March 6, 2020 | 13.9041 | 0.00 | |
| Reduction in NAV (%) | -4.55 | - | |

**Impact on NAV is negative on account of segregation of portfolio.**

**Absolute Returns for each Financial Year**




Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.

**Portfolio holdings of the Scheme**

**Following are the top 10 holdings of the Scheme as on June 30, 2020:**

**Main Portfolio:**

| **Issuer** | **% to Net Assets** |
|---|---|
| Nirma Ltd. | 27.04 |
| Government of India | 17.37 |
| S.D. Corporation Pvt Ltd. | 11.97 |
| Sunny View Estates Pvt Ltd. | 9.55 |
| Rural Electrification Corporation Ltd. | 5.59 |
| Oriental Nagpur Betul Highway Ltd. | 5.52 |
| National Bk for Agriculture & Rural Dev. | 4.26 |

| | |
|---|---|
| Shriram Transport Finance Company Ltd. | 3.75 |
| Clearing Corporation of India Ltd. | 3.49 |
| Tata Capital Housing Finance Ltd. | 2.78 |

**Segregated Portfolio:**

| Issuer | % to Net Assets |
|---|---|
| Yes Bank Ltd. | 100 |

Please visit www.pgimindiamf.com/statutory-disclosure/financials for complete details and latest monthly portfolio holding of the Scheme.

**Sector Allocation (%) as on June 30, 2020:**

**Main Portfolio:**

| Sector | % to Net Assets |
|---|---|
| Construction | 27.04 |
| Consumer Goods | 27.04 |
| Miscellaneous | 17.37 |
| Financial Services | 12.33 |
| Finance | 5.34 |
| Housing Finance | 2.78 |
| Cement | 0.22 |

Segregated Portfolio:

| Sector | % to Net Assets |
|---|---|
| FINANCIAL SERVICES | 100 |

The above table does not include cash and cash equivalents, fixed deposits and / or exposure in derivatives instruments, if any.

**Portfolio turnover ratio of the Scheme as on June 30, 2020:** NA

**Expenses of the Scheme Load Structure**

**Entry Load:** Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)

**Exit Load:**

— 10% of the units allotted may be redeemed without any exit load within 1 year from the date of allotment;

— Any redemptions in excess of the abovementioned limit would be subject to an exit load of 1%, if the units are redeemed within 1 year from the date of allotment of units;

— Nil - If the units are redeemed after 1 year from the date of allotment of units.

The entire exit load (net of Goods and Services Tax), charged, if any, shall be credited to the Scheme.

No exit load will be charged for switches and STP between schemes of PGIM India Mutual Fund except from PGIM India Insta Cash Fund. However, exit load will continue to apply for redemptions.

Exit load is not applicable for segregated portfolio.

**Actual Expenses for the previous financial year**

Total recurring expenses as a percentage of daily net assets:
**Regular Plan:** 1.66% **Direct Plan:** 0.69%

**Dividend Policy**

Under the dividend option, the Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unit holders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.

**Waiver of Load for Direct Applications**

In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.

| | |
|---|---|
| **Tax treatment for the Unitholders** | Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors. |
| **Daily NAV Publication** | The NAV of the Scheme will be calculated and disclosed on all Business Days . The AMC shall update the NAVs on the website of the AMC (www.pgimindiamf.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI by the next Business Day. If the NAVs are not available before the commencement of Business Hours on the following Business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Investor may write to AMC for availing facility of receiving the latest NAVs through SMS. |
| **For Investor Grievances please contact** | **Name and Address of Registrar**<br>**KFin Technologies Private Limited**<br>Unit - PGIM India Mutual Fund,<br>No. 23, Cathedral Garden Road, Nungambakkam,<br>Chennai 600 034<br><br>**Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund**<br>Mr. Murali Ramasubramanian,<br>Investor Relations Officer<br>PGIM India Asset Management Pvt. Ltd.<br>2nd floor, Nirlon House, Dr. Annie Besant Road, Worli,<br>Mumbai - 400030.<br>Tel: 91 22 6159 3000 Fax: 91 22 6159 3000<br>Email Id: care@pgimindia.co.in |
| **Unitholders' Information** | **Accounts Statements:**<br><br>• The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within five business days from the date of closure of the initial subscription list.<br><br>• Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.<br><br>• The following shall be applicable with respect to CAS, for unit holders having a Demat Account:-<br>— Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository;<br>— CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.<br>— If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.<br>— Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund.<br><br>• Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN;<br><br>• As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS.<br><br>• Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before tenth day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical.<br><br>• In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.<br><br>Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 –<br><br>a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.<br><br>b. Further, CAS issued for the half-year (ended September/ March) shall also provide:<br>i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term _commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. |

ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

**Annual Financial Results:** The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.pgimindiamf.com) and Association of Mutual Funds in India (www.amfiindia.com).

In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. Unitholders whose email addresses are not available with the Mutual Fund will have an option of receiving a physical copy of scheme annual reports or abridged summary by post/courier. The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. Physical copies of annual report will also be available to unitholders at the registered office at all times. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com)

**Monthly/Half -yearly Portfolio:** The AMC, shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website www.pgimindiamf.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered with, PGIM India Mutual Fund shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.pgimindiamf.com. and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.

**Recurring expenses**

| Assets under management Slab | Total expense ratio limits (p.a.) |
|---|---|
| on the first Rs.500 crores of the daily net assets | 2.00% |
| on the next Rs.250 crores of the daily net assets | 1.75% |
| on the next Rs.1,250 crores of the daily net assets | 1.50% |
| on the next Rs.3,000 crores of the daily net assets | 1.35% |
| on the next Rs.5,000 crores of the daily net assets | 1.25% |
| On the next Rs.40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof |
| On balance of the assets | 0.80% |

**Additional Recurring expenses :**

In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-

i. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

ii. Expenses not exceeding 0.30 per cent of daily net assets, if the net inflows from retail investor beyond top 30 cities (as per SEBI Regulation/ Circulars / AMFI data) are at least (i) 30 per cent of gross new inflows in the scheme or (ii)15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.

iii. Additional expenses not exceeding 0.05 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses; It may be noted that these expenses will not be charged in case the scheme does not charge an exit load.

iv. Goods & Services Tax on investment and advisory fees.

No Investment & advisory fees shall be charged for segregated portfolios.

Please refer to Scheme Information Document (SID) of the Scheme for more details.

| | |
|---|---|
| **Transaction Charges** | In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 read with circular no. CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such deduction shall be as under (provided the distributor has opted in to receive the transaction charges):-<br>• For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000/- and above; and<br>• For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000/- and above.<br><br>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. Distributors may choose to either option to opt-in or opt out of charging the transaction charge.<br><br>In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.<br><br>However, the Transaction charges shall not be deducted if:<br>a) The amount per purchases /subscriptions is less than Rs. 10,000/-;<br>b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP, etc.<br>c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).<br>d) The Distributor has opted out for levy of transaction charges.<br><br>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor. |
| **Applicable NAV (after the scheme opens for repurchase and sale)** | **a. Subscription / Redemption / Switch – in / Switch-out with the Fund for below Rs. 2 lakhs :** |

| **Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application** | **Applicable NAV** |
|---|---|
| Applications received upto cut-off time of 3.00 p.m. on a Business Day | The closing NAV of the same Business Day |
| Applications received after cut-off time of 3.00 p.m. on a Business Day | The closing NAV of the next Business Day |

**b. Purchases including Switch-ins for Rs. 2 lakhs and above:**

| **Time of Receipt of Application / Time of Credit of funds in the Scheme** | **Applicable NAV** |
|---|---|
| Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m. | The closing NAV of the day of receipt of application |
| Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/ switch-in are available for utilisation after the cut-off time of 3.00 p.m. | The closing NAV of the next Business Day |
| Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/ purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m. | The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m. |

Note:

- For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account.
- Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day.

<table>
<tr>
<td></td>
<td>
<ul>
<li>In case the Mutual Fund receives multiple applications for less than Rs. 2 lakhs from the same investor for same type of transaction (i.e. subscription or switchin) before the cut-off time, the aggregate value of which is equal to or greater than Rs. 2 lakhs, such multiple applications may be (at the discretion of the AMC) be treated as a single transaction and liable to be processed accordingly at NAV applicable for transaction amounting of Rs. 2 lakhs and above.</li>
</ul>
c. Re-purchase / Redemption including switch –outs:
<table>
<tr><th>Time of receipt of redemption application</th><th>Applicable NAV</th></tr>
<tr><td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the same Business Day</td></tr>
<tr><td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the next Business Day</td></tr>
</table>
d. Switch Transactions
<br>
Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the ‘Switch out’ scheme and the ‘Switch in’ scheme. Application for ‘Switch in’ shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.
</td>
</tr>
<tr>
<td>Despatch of Redemption Proceeds</td>
<td>The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.</td>
</tr>
</table>

**COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM)**

<table>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on June 30, 2020 (Rs. in Crs.)</th><th>No. of folios as on June 30, 2020</th></tr>
<tr><td>PGIM India Insta Cash Fund (PGICF)<br>(An Open ended liquid scheme)</td><td>The objective of the scheme is to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments.<br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Debt* and Money Market Instruments</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr>
</table>
* Debt securities may include securitized debt upto 50% of the net assets<br><br>In accordance with the SEBI Circular dated September 20, 2019, the Scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, ‘liquid assets’ shall include Cash, Government Securities, T-bills and Repo on Government Securities.<br>In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.<br><br>In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of PGICF has been revised as follows:<br>(a) With effect from May 01, 2009, PGICF shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.<br>(b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in PGICF.<br><br>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.<br><br>Pursuant to SEBI circular dated September 20, 2019 on Risk management framework for overnight funds, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks and shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.
</td><td>545.83</td><td>12,998</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on June 30, 2020 (Rs. in Crs.)</th><th>No. of folios as on June 30, 2020</th></tr>
<tr><td>PGIM India Ultra Short Term Fund (PGUSTF)<br>(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months)</td><td>The objective of the scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.<br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Debt and Money Market Instruments including Government securities</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr>
</table>
The Macaulay Duration of the portfolio will be maintained between 3 months to 6 months.<br>The Scheme may invest up to 50% of net assets in securitized debt.<br>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.<br>The Scheme may also invest in derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular
</td><td>87.88</td><td>5,825</td></tr>
</table>

<table>
<tr><td></td><td></td><td>no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.<br>The Scheme will not engage in scrip lending.<br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td><td></td><td></td></tr>
<tr><td>Name & Type of the Scheme</td><td>Investment Objective</td><td>Asset Allocation</td><td>AUM as on June 30, 2020 (Rs. in Crs.)</td><td>No. of folios as on June 30, 2020</td></tr>
<tr><td>PGIM India Low Duration Fund (PGLDF)<br>(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months)</td><td>The objective of the scheme is to seek to generate income through investment primarily in low duration debt & money market securities.<br><br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</td><td><table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt and Money Market Instruments including Government securities</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr></table><br>The Macaulay Duration of the portfolio will be maintained between 6 months to 12 months.<br><br>The Scheme may invest up to 50% of net assets in securitized debt.<br><br>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.<br><br>The Scheme may invest up to derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.<br><br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br><br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td><td>72.12</td><td>3,347</td></tr>
<tr><td>Name & Type of the Scheme</td><td>Investment Objective</td><td>Asset Allocation</td><td>AUM as on June 30, 2020 (Rs. in Crs.)</td><td>No. of folios as on June 30, 2020</td></tr>
<tr><td>PGIM India Short Maturity Fund (PGSMF)<br>(An open ended short term debt scheme investing in instruments such that the Macaulay</td><td>The investment objective of the Scheme is to seek to generate returns with low to medium market risk for investors by investing in a portfolio of short -medium term debt and money market securities.</td><td><table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt and Money Market Instruments including Government securities</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr></table></td><td>32.76</td><td>932</td></tr>
</table>

<table>
<tr><td>duration of the portfolio is between 1 year to 3 years)</td><td>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td>The Macaulay Duration of the portfolio will be maintained between 1 year to 3 years.<br>The Scheme may invest up to 50% of the net assets in securitized instruments.<br>If the Scheme decides to invest in foreign debt securities such investments will not exceed 25% of the net assets of the Scheme.<br>The Scheme may also invest in debt derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.<br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td><td></td><td></td></tr>
<tr><td>Name & Type of the Scheme</td><td>Investment Objective</td><td>Asset Allocation</td><td>AUM as on June 30, 2020 (Rs. in Crs.)</td><td>No. of folios as on June 30, 2020</td></tr>
<tr><td>PGIM India Banking and PSU Debt Fund (PGBPDF)<br><br>(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.)</td><td>The primary objective of the Scheme is to seek to generate income and capital appreciation by investing predominantly in debt instruments issued by banks, Public Sector Undertakings, Public Financial institutions and Municipal Bonds. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</td><td><table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Money market and debt securities# issued by Banks, Public Sector Undertakings (PSU), Public Financial institutions (PFI) and Municipal Bonds</td><td>80%</td><td>100%</td><td>Low to Medium</td></tr>
<tr><td>Other Debt and Money Market Securities</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr>
</table>
The Scheme may invest up to 50% of the net assets in securitized debt.<br>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.<br>#including derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time. The Scheme will not have a leveraged position in derivatives.<br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br>The Scheme may also invest in units of debt and liquid mutual fund schemes.<br>The Scheme will not invest in script lending. The Scheme will not invest in equity linked debentures.</td><td>63.35</td><td>609</td></tr>
<tr><td>Name & Type of the Scheme</td><td>Investment Objective</td><td>Asset Allocation</td><td>AUM as on June 30, 2020 (Rs. in Crs.)</td><td>No. of folios as on June 30, 2020</td></tr>
</table>

<table>
<tr>
<td>PGIM India Credit Risk Fund (PGCRF)<br>An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). (No. of Segregated Portfolio 1)</td>
<td>The investment objective of the Scheme is to seek to generate income and capital appreciation by investing predominantly in AA and below rated corporate debt (excluding AA+ rated corporate bonds).<br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</td>
<td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Corporate Debt Securities (AA* and below rated) $</td><td>65%</td><td>100%</td><td>Medium</td></tr>
<tr><td>Other debt instruments including Government Securities and Money Market Instruments $</td><td>0%</td><td>35%</td><td>Low to Medium</td></tr>
</table>
* excludes AA+ rated corporate bonds<br>
$ The Scheme may invest up to 50% of the net assets in securitized debt.<br>
If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.<br>
The scheme may also invest in fixed income derivatives instruments to the extent of 50% of the net assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available. The Scheme will not have a leveraged position in derivatives.<br>
The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br>
The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The Scheme will not participate in short selling of securities.<br>
The Scheme may also invest in units of debt and liquid mutual fund schemes.
</td>
<td>88.67</td>
<td>2,218</td>
</tr>
<tr>
<td>Name & Type of the Scheme</td>
<td>Investment Objective</td>
<td>Asset Allocation</td>
<td>AUM as on June 30, 2020 (Rs. in Crs.)</td>
<td>No. of folios as on June 30, 2020</td>
</tr>
<tr>
<td>PGIM India Dynamic Bond Fund (PGDBF)<br>(An open ended dynamic debt scheme investing across duration)</td>
<td>The objective of the Scheme is to seek to generate returns through active management of a portfolio of debt and money market instruments.<br>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</td>
<td>
<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Money market instruments & Debt Securities</td><td>0%</td><td>100%</td><td>Medium</td></tr>
</table>
The Scheme may invest up to 50% of the net assets in securitized debt.<br><br>
If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.<br>
The scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The fund manager may use derivative instruments as may be permitted from time to time and as may be deemed appropriate.<br>
The scheme may also invest in fixed income derivatives instruments to the extent of 100% of the net assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.<br>
The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012
</td>
<td>83.32</td>
<td>1,457</td>
</tr>
</table>

<table>
<tr><td></td><td></td><td>dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td><td></td><td></td></tr>
<tr><td>Name & Type of the Scheme</td><td>Investment Objective</td><td>Asset Allocation</td><td>AUM as on June 30, 2020 (Rs. in Crs.)</td><td>No. of folios as on June 30, 2020</td></tr>
<tr><td>PGIM India Premier Bond Fund (PGPBF)<br>(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds)</td><td>The investment objective of the Scheme is to seek to generate income and capital appreciation by predominantly investing in AA+ and above rated corporate bonds.<br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Corporate Debt instruments (AA+ and above rated)</td><td>80%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>Other debt (including Government securities) and Money Market Instruments</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr></table><br>The Scheme may invest up to 50% of net assets in securitized debt.<br>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.<br>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.<br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td><td>63.37</td><td>414</td></tr>
<tr><td>Name & Type of the Scheme</td><td>Investment Objective</td><td>Asset Allocation</td><td>AUM as on June 30, 2020 (Rs. in Crs.)</td><td>No. of folios as on June 30, 2020</td></tr>
<tr><td>PGIM India Gilt Fund (PGGF)<br>(An open ended debt scheme investing in government securities across maturities)</td><td>To seek to generate reasonable returns by investing in Central/State Government securities of various maturities.<br><br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns</td><td><table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile**</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Government Securities and T Bills</td><td>80%</td><td>100%</td><td>Low</td></tr><tr><td>Other Debt Securities$ and money market instruments</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr></table><br>$ The Scheme may invest up to 20% of the net assets in securitized debt.<br>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.<br><br>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.<br><br>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.<br><br>The scheme will not engage in scrip lending.<br><br>The Scheme may also invest in units of debt and liquid mutual fund schemes.</td><td>117.70</td><td>731</td></tr>
</table>

<table>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on June 30, 2020 (Rs. in Crs.)</th><th>No. of folios as on June 30, 2020</th></tr>
<tr><td>PGIM India Overnight Fund (PGOF)<br><br>(An open ended debt scheme investing in overnight securities)</td><td>The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.<br><br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table><tr><th>Asset Class</th><th>Indicative Allocations (% of Total Assets)</th><th>Risk Profile</th></tr><tr><td>Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments* with maturity on or before the next business day.</td><td>0% to 100%</td><td>Low</td></tr></table>*Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.<br>The scheme will limit the investments into debt instruments with 1 day residual maturity only to Government securities, SDLs, PSUs. PFIs and other Quasi-government papers.<br><br>The Scheme does not intend to invest in overseas/foreign securities, derivatives and securitized debt. The Scheme shall also not participate in Credit Default Swaps.<br><br>In accordance with the SEBI Circular dated September 20, 2019, the Scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, ‘liquid assets’ shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.<br><br>The scheme may participate in corporate bond repo transactions and in accordance with extant SEBI/RBI guidelines and any subsequent amendments thereto specified by SEBI and/or RBI from time to time.<br><br>Pursuant to SEBI circular dated September 20, 2019, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks and shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</td><td>110.86</td><td>973</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on June 30, 2020 (Rs. in Crs.)</th><th>No. of folios as on June 30, 2020</th></tr>
<tr><td>PGIM India Money Market Fund (PGMMF)<br><br>(An open ended debt scheme investing in government securities across maturities)</td><td>The Scheme seeks to deliver reasonable market related returns through investments in Money Market instruments.<br><br>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table><tr><th>Asset Class</th><th>Indicative Allocations (% of Total Assets)</th><th>Risk Profile</th></tr><tr><td>Money Market instruments</td><td>0% to 100%</td><td>Low</td></tr></table>Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.<br>The Scheme may invest in derivatives instruments as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio</td><td>153.11</td><td>354</td></tr>
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| | | | | |
|---|---|---|---|---|
| | | balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.<br><br>The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.<br><br>The Scheme does not intend to invest in overseas/foreign securities and securitized debt. Also, the scheme does not intend to engage in stock lending/short selling in corporate debt securities and Credit Default Swaps. | | |

# COMMON APPLICATION FORM

(To be Used / Distributed along with Scheme Information Document)

**Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form.**

Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

**PGIM INDIA SMART SIP**

**PGIM India Mutual Fund**

**Application No.**

## 1. DISTRIBUTOR INFORMATION

| ARN code | RIA code | ARN / RIA Name | Sub broker ARN code | Sub broker code ** | EUIN* |
|---|---|---|---|---|---|
| ARN - | RIA - | | ARN - | | |

*Employee Unique Identification Number. **As allotted by ARN holder. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Declaration for "execution-only" transaction (only where EUIN box is left blank). I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

By mentioning RIA code, I/We authorize you to share my/our transactions data feed/portfolio holdings/ NAV details under Direct Plan of scheme(s) managed by you with the Investment Adviser.

Signature of 1st Applicant / Guardian | Signature of 2nd Applicant | Signature of 3rd Applicant

## 2. TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please ✓ any one of the below) (refer instruction no. 2)

☐ **I confirm that I am a First time investor in Mutual Funds.** OR ☐ **I confirm that I am an existing investor in Mutual Funds.**

**Go Green Initiative**
☐ Opt-in – Physical
☐ Opt-out – Email
Refer instruction no. 12

## 3. EXISTING FOLIO NUMBER

The details in our records under the folio number mentioned alongside will apply for this application.

## 4. MODE OF HOLDING

☐ Single OR ☐ Anyone or Survivor OR ☐ Joint (Default option)

## 5. DEMAT ACCOUNT DETAILS *Kindly fill the below details for allotment of units in demat mode*

| National Securities Depository Limited | | | | Central Depository Services (India) Limited | |
|---|---|---|---|---|---|
| Depository Participant Name | | | | Depository Participant Name | |
| DP ID | IN | Beneficiary A/c No. | | Beneficiary A/c No. | |

## 6. SOLE / FIRST APPLICANT'S DETAILS

# Mandatory

Name# | Gender# (please ✓) ☐ Male ☐ Female

Date of Birth/Incorporation# D D M M Y Y Y Y | ☐ Proof of DOB of Minor enclosed (please ✓) ☐ Passport ☐ Birth Certificate ☐ Other _____ please specify

PAN# | CKYC / KIN

Guardian Name (in case of Minor) / POA (Contact Person For Non Individuals / POA Holder Name) #

PAN# | CKYC / KIN | ☐ Natural Guardian ☐ Legal Guardian$

Mailing Address [P. O. Box Address is not sufficient]

City

Pincode (Mandatory) | State | Country

Phone (Off.) | Fax No. | Phone (Res)

# I/ we confirm, below contact details are of (Pls select (✓) any) ☐ Primary holder ☐ ^Family (Specify relationship) _____

Mobile No.# | Email ID#

^"Family" for this purpose shall mean self, spouse, dependent children and dependent parents. $ Enclose supporting documents

Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address)

City

State | Country | Zip Code#

**Status:** (Mandatory, please ✓)
☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP
☐ Minor through guardian ☐ Company ☐ FIIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship
☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Others _____ (please specify)

**Occupation:**
☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired
☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (Please specify) _____

**Gross Annual Income:** ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore

OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)

**For Individuals** [Please ✓]: ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable

**For Non-Individuals** [Please ✓] **(Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form**

(i) Foreign Exchange / Money Changer Services ☐ Yes ☐ No
(ii) Gaming / Gambling / Lottery / Casino Services ☐ Yes ☐ No
(iii) Money Lending / Pawning ☐ Yes ☐ No

^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

## ACKNOWLEDGMENT SLIP (To be filled in by the investor)

**Application No.**

Name | PAN

An Application for scheme | **PGIM INDIA**

Along with Cheque / DD No. / UTR No. | Dated D D M M Y Y Y Y

Drawn on (Bank) | Amount ₹

Signature, Stamp & Date

V1 June 2020

## SECOND APPLICANT'S DETAILS

# Mandatory

Name# | Gender# (please ✓) ☐ Male ☐ Female

Date of Birth# D D M M Y Y Y Y | ☐ Proof of DOB (please ✓) ☐ Passport ☐ Birth Certificate ☐ Other please specify

PAN# | CKYC / KIN

Pincode (Mandatory) | Phone (Off.) | Mobile No.#

Phone (Res) | Email ID

**Status:** (Mandatory, please ✓)
☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP
☐ Minor through guardian ☐ Company ☐ FIIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship
☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Others _____ (please specify)

**Occupation:**
☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired
☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (Please specify) _____

**Gross Annual Income:** ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore

OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)

**For Individuals** [Please ✓]: ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable

^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

## THIRD APPLICANT'S DETAILS

# Mandatory

Name# | Gender# (please ✓) ☐ Male ☐ Female

Date of Birth# D D M M Y Y Y Y | ☐ Proof of DOB (please ✓) ☐ Passport ☐ Birth Certificate ☐ Other please specify

PAN# | CKYC / KIN

Pincode (Mandatory) | Phone (Off.) | Mobile No.#

Phone (Res) | Email ID

**Status:** (Mandatory, please ✓)
☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP
☐ Minor through guardian ☐ Company ☐ FIIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship
☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Others _____ (please specify)

**Occupation:**
☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired
☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (Please specify) _____

**Gross Annual Income:** ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore

OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)

**For Individuals** [Please ✓]: ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable

^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

## 7. INVESTMENT & PAYMENT DETAILS

The name of the first/ sole applicant must be pre-printed on the cheque. (Investors applying under Direct Plan must mention "Direct" against the Scheme name.)

Mode of Investment ☐ Lump Sum Only ☐ SIP Only (First investment cheque is optional) ☐ Lump Sum with SIP ☐ Micro Investment

Scheme Name **PGIM INDIA** _____ Option ☐ Growth* ☐ Dividend *Default Option

Dividend Facility ☐ Payout ☐ Re-Investment* Dividend Frequency$: _____ *Default Facility

☐ Dividend Sweep (DSF)$ to **PGIM INDIA** _____ ($Please refer to SID / addendum thereof for schemes available for DSF and Dividend Frequency)

### Lumpsum Investment

Payment Type [Please ✓] ☐ Third Party Payment (Please attach 'Third Party Payment Declaration Form') (Please refer instruction 7)

| Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹) | Cheque / DD / Payment Instrument No. & Date | Drawn on Bank / Branch |
|---|---|---|
| | | |

### SIP Investment

Please refer instruction 13 — Smart SIP

Monthly SIP Amount (figure) _____ (words) _____

SIP Frequency (Please ✓ any one) ☐ Monthly ☐ Quarterly SIP Date: D D (Any date of the month except 29/30/31) No. of Instalment _____

Start Date M M Y Y Y Y End Date M M Y Y Y Y OR ☐ If end date is not mentioned then the SIP will be considered for perpetuity (Dec 2099).

☐ SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH) Please also fill and attach the SIP OTM/ Auto Debit Facility Form

☐ SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details Cheque Nos. From _____ To _____

If Start Date is not mentioned, next applicable SIP cycle date would be applied for processing. Cheque Dates From _____ To _____

## 8. BANK ACCOUNT DETAILS FOR PAYOUT (Mandatory) (Please attach copy of cancelled cheque)

Name of the Bank | Branch

Account No. | Account Type ☐ Savings ☐ Current ☐ NRO ☐ NRE ☐ Others

Bank Address

Pincode | State | City

MICR Code (9 digits) | *IFSC Code for NEFT / RTGS

*This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

## 9. FATCA AND CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (For Non - Individual seperate form to be submitted)

The below information is required for all applicant(s)/ guardian

Address Type: ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? ☐ Yes ☐ No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below

Mandatory

| Category | First Applicant (including Minor) | Second Applicant/ Guardian | Third Applicant |
|---|---|---|---|
| Place/ City of Birth | | | |
| Country of Birth | | | |
| Country of Tax Residency# | | | |
| Tax Payer Ref. ID No^ | | | |
| Identification Type [TIN or other, please specify] | | | |
| Country of Tax Residency 2 | | | |
| Tax Payer Ref. ID No. 2 | | | |
| Identification Type [TIN or other, please specify] | | | |
| Country of Tax Residency 3 | | | |
| Tax Payer Ref. ID No. 3 | | | |
| Identification Type [TIN or other, please specify] | | | |
| If TIN is not available, Please tick the reason A, B or C (as defined below) | Reason ☐ A ☐ B ☐ C | Reason ☐ A ☐ B ☐ C | Reason ☐ A ☐ B ☐ C |

#To also include USA, where the individual is a citizen/ green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

Reason A: The country where the Account holder is liable to pay tax does not issue Tax Identification Number to its residents.

Reason B: No TIN required. (Section this reason Noly if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C: Other, please state the reason therefore _____

For Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website www.pgimindiamf.com

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## ONE TIME MANDATE FORM FOR NACH / ECS / AUTO DEBIT / LUMPSUM / SIP

PGIM India Mutual Fund

### ONE TIME MANDATE FORM

(*Mandatory field)

UMRN | For office use | Date* D D M M Y Y Y Y

Sponsor Bank Code: CITI000PIGW | Utility Code: CITI 00002000000037

CREATE ✓ | MODIFY X | CANCEL X

I/We hereby authorize: PGIM INDIA MUTUAL FUND | to debit (Please ✓): SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number*

With Bank*: Name of customers bank | IFSC* | MICR*

an amount of Rupees*: Amount in words | ₹ In Figures

FREQUENCY* X Mthly X Qtly X H-Yrly ✓ As & When presented | DEBIT TYPE* X Fixed Amount ✓ Maximum Amount

Reference - 1: Application no. / Folio number | Phone No

Reference - 2 | Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD*
From D D M M Y Y Y Y
To D D M M Y Y Y Y
OR ☐ Until Cancelled

xx Signature of first account holder | xx Signature of second account holder | xx Signature of third account holder

Name of first account holder* | Name of second account holder* | Name of third account holder*

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity/ corporate or the bank were I have authorized the debit.

## 10. NOMINATION DETAILS# (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form)

☐ I/We do not wish to nominate OR I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payment and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

| Nominee Details | Nominee 1 | Nominee 2 | Nominee 3 |
|---|---|---|---|
| Name | | | |
| Address | | | |
| PAN | | | |
| Date of Birth | | | |
| Relationship | | | |
| Proportion (%)* | | | |
| Name and Address of Guardian (to be furnished in case the nominee is minor) | | | |
| Signature of Guardian / Nominee | | | |

***(%) by which the units will be shared by each nominee (% to aggregate to 100%)**

**# Mandatory for SIP Insurance**

☐ I do not wish to avail the SIP Insurance facility

## 11. DECLARATION AND SIGNATURES

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of PGIM India Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to theTrustee of PGIM India Mutual Fund for allotment of units of the respective Scheme(s) of PGIM India Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicablelaws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfiling the KYC process to the satisfaction of the AMC/PGIM India Mutual Fund, I/We hereby authorise the AMC/PGIM India Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that PGIM India Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify PGIM India Asset Management Private Limited (erstwhile DHFL Pramerica Asset Managers Private Limited) immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. **Applicable to NRIs:** I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account(s). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Signature(s)

| 1st Applicant Signature / Guardian Signature | 2nd Applicant Signature | 3rd Applicant Signature | POA Signature |
|---|---|---|---|
| | | | |

Date D D M M Y Y Y Y  Place

## INSTRUCTIONS FOR ONE TIME MANDATE FORM

One Time Mandate (OTM) is an authorization to the bank issued by an investor to debit their bank account up to a maximum limit as provided in the form.

This would facilitate debits for all purchases initiated by the investor up to maximum limit from the bank account provided in the section.

1. To avail this facility the investors of the fund shall be required to submit one time mandate, completely filled in with all the details in the designated mandate form. Please attach a cancelled cheque copy.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of PGIM India Mutual Fund.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by PGIM India Mutual Fund
8. Tick on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
14. PGIM India MF may amend the above terms and conditions, at any time without prior notice to investors and such amended terms and conditions will there upon apply to and will binding on the investors.
15. For period selection investor has option to mention end date or select until cancelled, please note that if both the option are selected then the mandate would be rejected.

## GENERAL GUIDELINES FOR COMMON APPLICATION FORM

a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.

b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.

c. The application form should be completed in ENGLISH and in BLOCK LETTERS.

d. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name A/c First Investor Name" or "Scheme Name A/c Permanent Account No.".

e. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

g. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.

h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website

i. In case of new individual investors who are not CKYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.

j. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.

k. Please strike off sections that are not applicable.

## INSTRUCTIONS FOR COMMON APPLICATION FORM

**1. DISTRIBUTOR INFORMATION**

a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based onthe investors'assessmentofvarious factors including the service renderedbythe distributor.

b. Please mention 'DIRECT' in case the application is not routed through any distributor.

c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.

d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.

e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.

f. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP / Dividend Reinvestments, Redemption, SWP Registration.

g. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

**2. TRANSACTION CHARGES**

In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions :

- @ Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and
- @ Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to Rs. 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. There shall be no transaction charges on

(i) 'Direct' investments;

(ii) subscription below Rs. 10,000/- and

(iii) switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt- out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

**3. EXISTING INVESTORS OF PGIM INDIA MUTUAL FUND (PGIMIMF)**

If you are an existing investor please fill your existing folio number, so the unit will alloted in the same folio. If it left blank, then new folio number will be generate.

**4. MODE OF HOLDING**

Please select mode of holding, if option left blank then default option of jointly will be considered.

**5. UNIT HOLDING OPTION (Demat / Non - Demat Mode)**

a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.

b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.

c. Units held in dematerialiazed form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

**6. APPLICANT'S INFORMATION**

a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:

- In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
- In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
- In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.

b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.

c. If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.

d. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :

NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.

e. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
- The bank a/c to be in name of minor or guardian with minor as joint.

f. PGIM India Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of PGIM India Mutual Fund.

g. **KYC Requirements And Details:**

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

- **PAN**

  It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

- **KNOW YOUR CUSTOMER (KYC)**

  Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/ BP/68/2016-17. To download Common KYC Application Form, please visit our website www.pgimindiamf.com.

- **Operationalisation of Central KYC Records Registry (CKYCR)**

  Central Registry of Securitisation and Asset Reconstruction and Security interest of India 'CERSAI') has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules').

  SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI.

  In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

a) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.

b) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.

c) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.

d) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.

e) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.

f) If the PAN of investor is not updated on CKYCR system, the investor should submit selfcertified copy of PAN card to the Mutual Fund/ AMC.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of PGIM India Mutual Fund and on website www.pgimindiamf.com.

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

- **Micro Investment**

  With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory.

  Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

**h. Contact Information**

a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).

b. Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/ documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.

c. Overseas address is mandatory for NRI/FII investors.

**7. INVESTMENT/PAYMENT DETAILS**

**Introduction of Direct Plan:-**

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "PGIM India Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout orre-investment. If any of the information is left blank, the default option will be applicable.
- Investment cheque is not mandatory if investor wish to start a SIP.
- Please note investor needs to fill the Common Application Form and SIP Investment Form.
- Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "PGIM India Midcap Opportunities Fund" and crossed "Account Payee only".
- Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility.

  Please note that third party payments shall not be accepted.
- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued.'Related person/s' means such persons as may be specified by the AMC from time to time. **Exceptions:** The AMC/ Registrar of PGIMIMF will accept subscriptions to schemes of PGIMIMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

  1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
  2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
  3. Custodian on behalf of an FII or a Client

  The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

  - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
  - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.pgimindiamf.com)
  - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

  For identifying Third Party Payments, investors are required to comply with the requirements specified below :

  a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

  (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

  (ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch,account type, the MICR code of the branch & IFSC Code (where available).

  *In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

  b. Payment by Prefunded Instrument:

  (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.

  (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

  c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

  A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

  The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

**I. LUMPSUM INVESTMENT**

If you are from a city where there is no designated Investor Service Centre of PGIMIMF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

**II. INVESTMENT UNDER SIP**

a The following criteria should be met for an SIP investment as specified in the SID and any addenda issued there to :

- Minimum amount per instalment
- Minimum number of instalments
- Aggregate investment via SIP

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for perpetuity and processed accordingly. The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor : All dates available of the month except 29/30/31. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

b. SIP Mode – Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques

c. For SIP application, the first investment cheque is optional. However, an original cancelled cheque is mandatory to verify the SIP bank details.

d. The first installment (in case investor wishes to make the first investment with the SIP application form) you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques. If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent Instalment cheque details in the space provided for the purpose.

e. The first instalment cheque should be dated with the date of submission of the Application Form. Please note the following:

- For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the PDC's for your future SIP Instalments.
- The Second SIP Instalment has to be at least 20 days in case direct debit and 30 days in case of ECS after the date of the first SIP Instalment.
- The first Instalment cheque and the subsequent Instalments (either through PDCs or Auto Debit) should be for the same amount.

f. Please note that the Cheque should be made favoring the scheme name. (For e.g. "PGIM India Midcap Opportunities Fund").

g. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.

h. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.

i. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

The Mutual Fund currently has one Segregated Portfolio (PGIM India Credit Risk Fund - Segregated Portfolio1) in which subscription and redemption facility is not available. However the units of Segregated Portfolio are listed on the recognised stock exchange. Please refer to SID on our website for more information.

**NRI investors**

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

**Repatriation basis**

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

**Non-Repatriation basis**

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

**8. BANK DETAILS**

a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/dividend amount.

b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.

c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.

d. PGIM India Mutual Fund will endeavour to remit the Redemption and Dividend proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

**9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)**

**FATCA & CRS TERMS & CONDITIONS:** Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with PGIM India Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**FATCA & CRS INSTRUCTIONS:** If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 interalia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements interalia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

- With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.
- For all new accounts opened by investors, from September 1, 2015 till October 31, 2015, MFs need to obtain relevant FATCA declarations. These details / certification need to be obtained by December 31, 2015, particularly in cases where, after Indicia search, a positive match is found with any US indicia. If self-certification is not provided by an investor or the reasonableness of self-certification cannot be confirmed, the account is treated as reportable.
- For accounts opened between July 1, 2014 and August 31, 2015, the Government of India vide its press release dated April 11, 2017 has required that all efforts should be made by the AMC to obtain the self-certification from the investor. Further, in case selfcertifications are not provided by unitholders till April 30, 2017, the folios would be blocked, which would mean that the AMC would prohibit the unitholder from effecting any transaction with respect to such folios. For pre-existing accounts (as on December 31, 2015 in case of CRS and June 30, 2014 in case of FATCA), specific investors above specified threshold limits would be required to provide self-certification forms.

Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

Please consult your professional tax advisor for further guidance on your tax residency, if required.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/ CRS |
|---|---|
| U.S. place of birth | 1. Self-certification that the account holder is neith<br>2. Non-US passport or any non-US government is<br>3. Any one of the following documents:<br>Certified Copy of "Certificate of Loss of National<br>or Reasonable explanation of why the customer<br>or Reason the customer did not obtain U.S. citiz |
| Residence/mailing address in a country other than India | 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India;<br>**and**<br>2. Documentary evidence |
| Telephone number in a country other than India | **If no Indian telephone number is provided**<br>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India;<br>**and**<br>2. Documentary evidence<br>**If Indian telephone number is provided along with a foreign country telephone number**<br>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR**<br>2. Documentary evidence |
| Telephone number in a country other than India | 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India;<br>**and**<br>2. Documentary evidence |

**10. NOMINATION DETAILS**

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees

- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.
- Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- Every new nomination for a folio will overwrite the existing nomination
- Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- Nomination shall be mandatory for all new singly held folios of individual investors.
- In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals infavour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.

In case you do not wish to nominate, kindly indicate by ticking in the space provided.

**11. DECLARATION AND SIGNATURES**

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POAshould contain the signature of the investor (POADonor) and the POAholder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

**12. GO GREEN INITIATIVE IN MUTUAL FUNDS**

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, PGIM India Mutual Fund has adopted `Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.pgimindiamf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

**13. SMART SIP (SIP INSURANCE)**

The AMC may provide the Insurance Cover to Resident Individual applicants only and pay the premium towards such cover. Non-individuals NRI Persons/ Persons not of Indian Origin/Sole Proprietorship/Minor will not be covered under the insurance cover.

1 The insurance cover will be available for individuals aged above 18 years but not more than 51 years, at the time of the first investment. Insurance cover will Continue till the age of 55 years provided there is no partial / Full Redemption / Switch out.

2 Only the First / Sole unit holder will be covered under the insurance. No insurance cover will be provided for the second / third unitholder.

3 If investor provide SIP tenure less than 3 years, investor would not be eligible for insurance cover and SIP would be registered as regular SIP.

4 Investor with monthly frequency are only eligible for Smart SIP

5 Minimum SIP Amount Rs. 500/- and in multiples of Re. 1/- for all Eligible Schemes, except PGIM India Long Term Equity Fund, for which the minimum instalment amount is Rs. 500/- and in multiples of Rs. 500/-

6 The first time investment cheque received with a SIP application should be of a amount equal to the SIP amount to qualify for Smart SIP.

7 The insurance cover will be provided from the date of allotment of first SIP instalment (Date of investment) when investor will be meeting the minimum age of 18 years as on date of allotment.

8 Amount of Smart SIP Insurance Cover:

a If Smart SIP continues, the insurance cover would be as follows
- Year 1: 20 times the monthly Smart SIP instalment
- Year 2: 75 times the monthly Smart SIP instalment
- Year 3: 120 times the monthly Smart SIP instalment

b All the above-mentioned limits are subject to maximum cover of Rs.50 lacs per investor across all schemes/plans/folios.

c If Smart SIP discontinues, the insurance cover would be as follows:
- Smart SIP discontinues before 3 years: Insurance cover stops immediately.
- Smart SIP discontinues after 3 years: Insurance cover continues, subject to a maximum of 120 times the monthly instalment, capped at the maximum of 50 lacs at investor level.

d Insurance cover will be ceased on completion of 55 years of age, but SIP shall continue till the end of tenure if SIP is registered beyond 55 years of age.

e The Smart SIP Insurance cover shall cease upon occurrence of any of the following events:
- On completion of 55 years of age; or
- Insurance cover will stop immediately if Smart SIP will discontinue before 3 years or
- Redemption or switch-out, fully or partly,
- In case of default in payment of three consecutive SIP instalments during the first 3 years of SIP tenure;

9 The Load Structure prevalent at the time of enrolment of SIP shall govern the investors during the tenure of Smart SIP.

10 A Group Life Insurance Cover taken under this Facility shall be provided by a life insurance company. The insurance premium for providing such cover shall be borne by the AMC. The Smart SIP Insurance Cover will be governed by the terms and conditions of the insurance policy with the Pramerica Life Insurance Company as determined by AMC.

11 The investor will necessarily be required to furnish his / her date of birth, Gender and details of the nominee in the application form, in absence of which, no insurance cover can be provided to the investor. In case the application form is received without date of birth or Gender, the AMC reserves the right to process the Smart SIP application on basis of the KYC data, however where these details are not available from KYC as well, then the application will be registered as regular SIP and no insurance cover will be provided to the investor.

12 Current eligible schemes as follows:
- PGIM India Large Cap Fund
- PGIM India Midcap Opportunities Fund
- PGIM India Diversified Equity Fund
- PGIM India Long Term Equity Fund
- PGIM India Equity Savings Fund
- PGIM India Hybrid Equity Fund
- PGIM India Global Equity Opportunities Fund
- PGIM India Euro Equity Fund

13 Insurance cover will discontinue after defaults 3 consecutive SIP in first 3 years. Then investor will have to register a new SIP to avail the benefit of Smart SIP.

14 Smart SIP's investments will be maintained under a seperate folio.

15 In case of existing investors, SIP should be active and residual tenure of SIP should be 3 years or more as on December 17, 2018.

16 Eligible investors may opt out of the facility by writing to the AMC.

17 In case of death of the applicant, the nominee may file a claim directly with the designated branch of the Insurance Company (PLI) or AMC supported by all relevant documents as required by the insurer and the payment of the claim may be made to the nominee by the insurance company.

18 All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company (PLI). Insurance claims will be directly settled by the Insurance Company.

19 The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.

20 The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder.

21 The AMC is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/sales of insurance policies nor soliciting any business.

22 Subject to what has been stated above, the AMC reserves a right to modify / annul the said Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.

23 The Insurance cover will be subject to the following exclusions and such other terms and conditions as may be prescribed by the insurance certificate governing the cover:
- The Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover.

24 Off market transfer of units in demat form, will be considered as redemption in normal course, and Insurance cover will cease on such transfer.

25 The provision for the Insurance Policy does not have any bearing on the performance of the scheme.

26 SIPs registered under other facilities like Dynamic Advantage Asset Allocation, Agelinked Investment Asset Allocation facility, Top up or any proposed new facility will not be eligible for Insurance cover.

27 Investors are requested to contact the nearest Investor Service Centre or visit AMC website viz. www.pgimindiamf.com for more details on Smart SIP facility and/or form.

**14. IMPLEMENTATION OF AMENDMENTS IN INDIAN STAMP ACT, 1899**

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-ins, SIP/STP installments (including dividend reinvestment) to the unitholders would be reduced to that extent.

**15. TDS ON DIVIDEND**

The Finance Act 2020 abolishes income distribution tax and instead proposes to tax income from mutual fund units in the hands of the unit holders.

Mutual funds are required to withhold tax on income in respect of units at the rate of 10% on income (in excess of INR 5,000) paid to a Resident & 20% on any income paid to a Non-Resident. CBDT has also issued a Press Release on May 13, 2020. announcing a reduction in rate of Tax Deduction at Source (TDS) & Tax Collection at Source (TCS) in order to provide more funds in the hands of taxpayers for dealing with economic situation arising out of Covid 19 Pandemic.

The Rates of TDS for non-salaried specified payments made to the Residents has been reduced by 25% on applicable/for the period 14th May 2020 to 31st March 2021.Dividend Income is taxable in the hands of investor as per applicable tax rates/slab rates.

# One Time Mandate Form

**(Including SIP registration/SIP Top up facility)**

**Investors must read the Key Information Memorandum and the instructions before completing this Form.**

PGIM India Mutual Fund

## 1. DISTRIBUTOR INFORMATION

| ARN code | RIA code | ARN / RIA Name | Sub broker ARN code | Sub broker code ** | EUIN* |
|---|---|---|---|---|---|
| ARN - | RIA - | | ARN - | | |

In case the Employee Unique Identification Number (EUIN) box has been left blank please refer point 3 related to EUIN. **As allotted by ARN holder *Employee Unique Identification Number

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.

By mentioning RIA code, I/We authorize you to share my/our transactions data feed/portfolio holdings/ NAV details under Direct Plan of scheme(s) managed by you with the Investment Adviser.

☐ **Please ✓ if the EUIN space is left blank:** I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

## 2. APPLICANTS DETAILS (MANDATORY) (Mandatory to submit FATCA & CRS declaration form if not submitted earlier or in case of change in status.) (Refer Section 2 under instructions)

Sole/First Unit Holder First Name Middle Name Last Name Folio No.

## 3. SIP DETAILS (MANDATORY)

☐ **New SIP Registration** ☐ **SIP renewal** ☐ **Change in OTM (for a SIP registered earlier)**

☐ **OTM Debit Mandate is already registered in the folio.** Please fill, Unique Mandate (UMRN)

Debit Bank Name Account No.

☐ **OTM Debit Mandate to be registered in the folio.** (If selected, Section 4 to be filled in mandatorily)

Scheme Plan

Option (✓) ☐ Growth* **OR** ☐ Dividend Payout **OR** ☐ Dividend Reinvestment ☐ Dividend Sweep Dividend Frequency

Payment Type [Please (✓)] ☐ Non-Third Party Payment ☐ Third Party Payment (Please attach 'Third Party Payment Declaration Form')

| 1st Instalment Details | Amt. (₹) | Chq/DD No. | Dated: D D M M Y Y Y Y | Drawn on: |
|---|---|---|---|---|

☐ **SIP Investment** (Please ✓ any one) ☐ Monthly ☐ Quarterly

☐ **SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH)**

OR

☐ **SIP THROUGH POST-DATED CHEQUE Second and subsequent Instalment cheque Details**

Cheque Nos. From To

Dated From D D M M Y Y Y Y To D D M M Y Y Y Y

**Second and Subsequent Instalment Details:** (All subsequent instalment amounts should be same as the first instalment.)

Instalment Amount ₹

SIP Date: D D (Any date of the month except 29 / 30 / 31)

☐ Till I/We instruct to discontinue the SIP

Please mention Enrolment Period: From M M Y Y Y Y To M M Y Y Y Y

☐ **SIP Top Up (Optional) - Available only for investments effected through Auto Debit.**

Top Up Amount ₹ Refer Instructions

Top Up Frequency ☐ Half Yearly* ☐ Yearly

Top Up to continue till SIP amount reaches^ ₹ OR Top Up to continue till# D D M M Y Y Y Y (Please ✓ any one)

^ SIP Top Up will cease once the mentioned amount is reached.

*Default option if not selected

# It is the date from which SIP Top Up amount will cease

** PEKRN required for Micro investments upto Rs. 50,000 in a year

**DECLARATION & SIGNATURE:** I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction his delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned. I/We confirm that the ARN Holder has disclosed to me/us all the commissions (in the form of trail commission or any Other mode), payable to him for different competing Schemes of various Mutual Funds from amongst which the Scheme is recommended to me/us. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors (Delete if not applicable):** I/We hereby declare that I/We do not have any existing Micro Investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

| SIGNATURE(S) (Applicants must sign as per Common Application Form) | ✗ Sole/1st Applicant/Guardian/Authorised Signatory/POA | ✗ 2nd Applicant/Guardian/Authorised Signatory/POA | ✗ 3rd Applicant/Guardian/Authorised Signatory/POA |
|---|---|---|---|

## 4. OTM DEBIT MANDATE FORM FOR NACH / ECS / AUTO DEBIT

PGIM India Mutual Fund

### ONE TIME MANDATE FORM

(*Mandatory field)

UMRN For office use Date* D D M M Y Y Y Y

Sponsor Bank Code CITI000PIGW Utility Code CITI 00002000000037

CREATE ✓ MODIFY ✗ CANCEL ✗

I/We hereby authorize PGIM INDIA MUTUAL FUND to debit (Please ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number*

With Bank* Name of customers bank IFSC* MICR*

an amount of Rupees* Amount in words ₹ In Figures

FREQUENCY* ~~✗ Mthly~~ ~~✗ Qtly~~ ~~✗ H-Yrly~~ ✓ As & When presented DEBIT TYPE* ~~✗ Fixed Amount~~ ✓ Maximum Amount

Reference - 1 Application no. / Folio number Phone No

Reference - 2 Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD*

From D D M M Y Y Y Y

To D D M M Y Y Y Y

OR ~~✗ Until Cancelled~~

x x Signature of first account holder x x Signature of second account holder x x Signature of third account holder

Name of first account holder* Name of second account holder* Name of third account holder*

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity/ corporate or the bank were I have authorized the debit.

V1 August 2019

## GENERAL GUIDELINES

1. This form should only be used by existing investors for the following:

a) Registering One Time Mandate/ Systematic Investments/ Lump sum/ NACH under existing folios through Auto Debit/ Post Dated Cheques

b) Renewal of SIP investments.

c) Change in Bank details for Auto Debit for existing SIPs.

2. Please read the Scheme Information Document(s) carefully before investing.

3. Please countersign in accordance with your mode of holding against any corrections that you make in this Form.

4. **PERMANENT ACCOUNT NUMBER (PAN):** It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement. Please refer to KYC Form for exemption of PAN requirement.

5. **KNOW YOUR CUSTOMER (KYC)**

   KYC Compliance is compulsory for all irrespective of the amount of investment. Non Individuals must submit UBO declaration form along with this transaction form only if they were not submitted previously.

6. Please refer the 'INSTRUCTIONS' below. This should help you fill in the form correctly and completely. In the absence of any necessary information, your application would be rejected.

7. Completed forms may be submitted to the nearest Investor Service Center of PGIM India Mutual Fund or Karvy.

## INSTRUCTIONS TO FILL IN THE SIP TRANSACTION FORM

**1. Distributor Information**

a) In case, the investor is directly applying, then they should clearly mention "DIRECT" in the ARN column.

b) Any edition or cancellation of the Distributor Information should be countersigned by the investor else the same is liable to be rejected.

c) Quoting of EUIN is mandatory in case of advisory transactions.

d) Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.

e) Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.

f) Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP / Trigger STP / Dividend Transfer Plan and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP / STP Triggers, Dividend Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.

g) Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

**2. APPLICANT'S DETAILS:**

a) Please furnish the name of the Sole/First Unit Holder and the existing Folio Number in Section 2.

**b) Please provide us with CKYC form for you to comply with the revised KYC requirements. For more details, please visit our website http://www.pgimindiamf.com and download the CKYC form.**

**3. SIP DETAILS:**

a) Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the transaction form as "Scheme Name - Direct Plan" for e.g. **"PGIM India Midcap Opportunities Fund - Direct Plan"**. Investors should also indicate "Direct" in the ARN column of the transaction form. However, in case Distributor code is mentioned in the transaction form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the transaction will be processed under Direct Plan.

b) Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

c) Please indicate whether your request is for Registration of a new SIP, Renewal of an existing SIP or for Change in Bank Details of an existing SIP.

d) The below mentioned criteria should be met for an SIP investment as specified in the Scheme Information Document or any addenda issued there to:
   - Minimum amount per instalment
   - Minimum number of instalments
   - Aggregate investment via SIP

e) Please furnish/indicate the below mentioned details with respect to your systematic investment
   i) Scheme/Plan/Option and Dividend Frequency, where applicable.
   ii) SIP Instalment Amount
   iii) **SIP Frequency -** Monthly or Quarterly. Please tick the appropriate option.
   iv) **SIP Dates (Monthly/Quarterly) -** All dates available of the month except 29/30/31.
   v) Your preferred SIP Payment Mode Auto Debit (NACH/ECS/Direct Debit) or Post Dated Cheques (PDC).
   vi) If your preferred SIP Payment mode is through PDCs, the second and subsequent SIP Cheque details.

f) Your first Instalment can be for any day of the month. However, please note that there has to be a minimum gap of 21 days between your first SIP and your second SIP instalment (if you are paying for your subsequent SIP through Auto Debit).

**SIP TOP UP INSTRUCTIONS (Optional):**

This sections is to be filled only if the investor wish to increase the SIP amount on half yearly/ yearly basis by pre-decided incremented amount.

a. SIP Top-Up Facility: Investors can opt for SIP Top Up facility wherein the amount of SIP can be increased at fixed intervals.

- The minimum amount of increase under SIP Fixed Amount Top-Up facility should be
  Monthly SIP: Rs. 500/- and in multiples of Rs.100/- thereof.
  Quarterly SIP: Rs. 1000/- and in multiples of Rs. 100/- thereof.
- SIP Top-Up frequency in case of investors availing Monthly SIP facility will be half yearly and yearly and for availing Quarterly SIP facility, the frequency will be yearly. In case the SIP Top-Up frequency is not indicated under Monthly SIP, it will be considered as half yearly.

b. Your investment cheque should be crossed "Account Payee only" and drawn favoring the scheme name where the investment is in a specific scheme h. Please ensure that the investment cheque issued by you complies with CTS 2010 requirement stipulated by the Reserve Bank of India. The words "CTS 2010" should appear on the face of the cheque.

c Payments made by Cash/Money Order/Postal Order, Non- MICR cheque, outstation cheques are not accepted.

d. For detailed terms and conditions on SIP, SIP Top-up, OTM facility, please visit our website www.pgimindiamf.com and also refer to scheme related documents.

## ONE TIME MANDATE INSTRUCTIONS FOR NACH / AUTO DEBIT

1. One Time Mandate (OTM) is an authorization to the bank issued by an investor to debit their bank account up to a maximum limit as provided in the form.

   This would facilitate debits for all purchases initiated by the investor up to maximum limit from the bank account provided in the section.

   To avail this facility the investors of the fund shall be required to submit one time mandate, completely filled in with all the details in the designated mandate form. Please attach a cancelled cheque copy.

2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.

3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.

4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.

5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of PGIM India Mutual Fund.

6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.

7. Utility Code of the Service Provider will be mentioned by PGIM India Mutual Fund

8. Tick on the respective option to select your choice of action and instruction.

9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.

10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.

11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.

12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"

13. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.

14. PGIMIMF may amend the above terms and conditions, at any time without prior notice to investors and such amended terms and conditions will there upon apply to and will binding on the investors.

# Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information

*(Only for Non Individuals)*

PGIM India Mutual Fund

Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN Date of incorporation D D M M Y Y Y Y

City of incorporation Country of incorporation

**Please tick the applicable tax resident declaration:**

**1. Is "Entity" a tax resident of any country other than India** ☐ Yes ☐ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

| Country | Tax Identification Number % | Identification Type (TIN or Other, please specify) |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |

%In case Tax Identification Number is not available, kindly provide its functional equivalent$.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

**In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here**

## FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

| | |
|---|---|
| We are a, Financial institution[5] ☐ **OR** Direct reporting NFE[6] ☐ (please tick as appropriate) | GIIN<br>**Note:** If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below<br>Name of sponsoring entity |
| GIIN not available (please tick as applicable) If the entity is a financial institution, | ☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category[7] ☐ Not obtained - Non-participating FI |

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

| | | | |
|---|---|---|---|
| 1 | Is the Entity a publicly traded company[1] (that is, a company whose shares are regularly traded on an established securities market) | ☐ No | Yes ☐ (If yes, please specify any one stock exchange on which the stock is regularly traded)<br>Name of stock exchange |
| 2 | Is the Entity a related entity[2] of a publicly traded company (a company whose shares are regularly traded on an established securities market) | ☐ No | Yes ☐ (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)<br>Name of listed company<br>Nature of relation: ☐ Subsidiary of the Listed Company **or** ☐ Controlled by a Listed Company<br>Name of stock exchange |
| 3 | Is the Entity an active[3] NFE | ☐ No | Yes ☐<br>Nature of Business<br>Please specify the sub-category of Active NFE (Mention code-refer 2c of Part C) |
| 4 | Is the Entity a passive[4] NFE | ☐ No | Yes ☐<br>Nature of Business |

[1]Refer 2a of Part C | [2]Refer 2b of Part C | [3]Refer 2c of Part C | [4]Refer 3(ii) of Part C | [5]Refer 1 of Part C | [6]Refer 3(vii) of Part C | [7]Refer1A of Part C

## UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of part C)

| Details | UBO1 | UBO2 | UBO3 |
|---|---|---|---|
| Name | | | |
| PAN / Any Other Identification Number | | | |
| UBO Code (Refer 3(iv) (A) of Part C) | | | |
| Country of Tax residency* | | | |
| Tax ID No.% | | | |
| Tax ID Type | | | |
| Address | Zip<br>State<br>Country<br>Contact detail | Zip<br>State<br>Country<br>Contact detail | Zip<br>State<br>Country<br>Contact detail |
| Address Type | ☐ Residence ☐ Registered Office ☐ Business | ☐ Residence ☐ Registered Office ☐ Business | ☐ Residence ☐ Registered Office ☐ Business |
| City of Birth | | | |
| Country of Birth | | | |
| Occupation Type | ☐ Service ☐ Business ☐ Others_____ | ☐ Service ☐ Business ☐ Others_____ | ☐ Service ☐ Business ☐ Others_____ |
| Nationality | | | |
| Father's Name (Mandatory if PAN is not available) | | | |
| Gender | ☐ Male ☐ Female ☐ Others | ☐ Male ☐ Female ☐ Others | ☐ Male ☐ Female ☐ Others |
| Date of Birth | D D M M Y Y Y Y | D D M M Y Y Y Y | D D M M Y Y Y Y |
| Percentage of Holding (%)^ | | | |

If passive NFE, additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:
* To include US, where controlling person is a US citizen or green card holder
%In case Tax Identification Number is not available, kindly provide functional equivalent
^Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

## FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with PGIM India Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

## CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions below and hereby accept the same.

Name

Designation

| Signatures | Signatures | Signatures |
|---|---|---|

Date D D M M Y Y Y Y  Place

# PART C FATCA Instructions & Definitions

1. **Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.**

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of

  (i) The three financial years preceding the year in which determination is made; or

  (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

    (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

    (ii) Individual and collective portfolio management; or

    (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

    **or**
  - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

  An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;

**or**

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- **FI not required to apply for GIIN:**

**A. Reasons why FI not required to apply for GIIN:**

| Code | Sub-category |
|---|---|
| 01 | Governmental Entity, International Organization or Central Bank |
| 02 | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03 | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund |
| 04 | Entity is an Indian FI solely because it is an investment entity |
| 05 | Qualified credit card issuer |
| 06 | Investment Advisors, Investment Managers& Executing Brokers |
| 07 | Exempt collective investment vehicle |
| 08 | Trustee of an Indian Trust |
| 09 | FI with a local client base |
| 10 | Non-registering local banks |
| 11 | FFI with only Low-Value Accounts |
| 12 | Sponsored investment entity and controlled foreign corporation |
| 13 | Sponsored, Closely Held Investment Vehicle |
| 14 | Owner Documented FFI |

2. **Non-financial entity (NFE) - Foreign entity that is not a financial institution**

**Types of NFEs that are regarded as excluded NFE are:**

**a. Publicly traded company (listed company)**

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

**b. Related entity of a publicly traded company**

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

**c. Active NFE : (is any one of the following):**

| Code | Sub-category |
|---|---|
| 01 | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income; |
| 02 | The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing; |
| 03 | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; |
| 04 | The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; |
| 05 | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; |
| 06 | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; |
| 07 | Any NFE that fulfills all of the following requirements:<br>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;<br>• It is exempt from income tax in India;<br>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;<br>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and<br>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.<br>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-<br>(i) an Investor Protection Fund referred to in clause (23EA);<br>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and<br>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act; |

3. **Other definitions**

**(i) Related entity**

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

**(ii) Passive NFE**

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

**(iii) Passive income**

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include,in case of a non-financial entitythat regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

**(iv) Controlling persons**

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.In the case of a trust, the controlling person means the settl or, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of alegalar rangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

**(A) Controlling Person Type:**

| Code | Sub-category |
|---|---|
| 01 | CP of legal person-ownership |
| 02 | CP of legal person-other means |
| 03 | CP of legal person-senior managing official |
| 04 | CP of legal arrangement-trust-settlor |
| 05 | CP of legal arrangement--trust-trustee |
| 06 | CP of legal arrangement--trust-protector |
| 07 | CP of legal arrangement--trust-beneficiary |
| 08 | CP of legal arrangement--trust-other |
| 09 | CP of legal arrangement—Other-settlor equivalent |
| 10 | CP of legal arrangement—Other-trustee equivalent |
| 11 | CP of legal arrangement—Other-protector equivalent |
| 12 | CP of legal arrangement—Other-beneficiary equivalent |
| 13 | CP of legal arrangement—Other-other equivalent |
| 14 | Unknown |

**(v) Specified U.S. person - A U.S. person other than the following:**

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

**(vi) Owner documented FFI**

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person,an exempt beneficial owner, or an excepted NFE.

**(vii) Direct reporting NFE**

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

**(viii) Exemption code for U.S. persons**

| Code | Sub-category |
|---|---|
| A | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37) |
| B | The United States or any of its agencies or instrumentalities |
| C | A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities |
| D | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i) |
| E | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i) |
| F | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G | A real estate investment trust |
| H | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940 |
| I | A common trust fund as defined in section 584(a) |
| J | A bank as defined in section 581 |
| K | A broker |
| L | A trust exempt from tax under section 664 or described in section 4947(a)(1) |
| M | A tax exempt trust under a section 403(b) plan or section 457(g) plan |

# CKYC & KRA KYC Form

PGIM India Mutual Fund

## Know Your Client Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters)
Fields marked with '*' are mandatory fields

Application Type* ☐ New ☐ Update KYC Number*

KYC Type* ☐ Normal (PAN is mandatory) ☐ PAN Exempt Investors (Refer instruction K)

### 1. Identity Details (Please refer instruction **A** at the end)

PAN Please enclose a duly attested copy of your PAN Card

| | Prefix | First Name | Middle Name | Last Name |
|---|---|---|---|---|
| Name* (same as ID proof) | | | | |
| Maiden Name (If any*) | | | | |
| Father / Spouse Name* | | | | |
| Mother Name* | | | | |

Date of Birth* D D – M M – Y Y Y Y

Photo

Gender* ☐ M- Male ☐ F- Female ☐ T-Transgender

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN- Indian ☐ Others – Country _____ Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Occupation Type* ☐ S-Service ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ B-Business ☐ X-Not Categorised

Signature/ Thumb Impression

### 2. Proof of Identity (PoI)* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

*(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)*

☐ A- Passport Number — Passport Expiry Date D D – M M – Y Y Y Y

☐ B- Voter ID Card

☐ D- Driving Licence — Driving Licence Expiry Date D D – M M – Y Y Y Y

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

### 3. Proof of Address (PoA)*

☐ 3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

**Address**

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

Address Type* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

*(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)*

Proof of Address*

☐ Passport Number — Passport Expiry Date D D – M M – Y Y Y Y

☐ Voter ID Card

☐ Driving Licence — Driving Licence Expiry Date D D – M M – Y Y Y Y

☐ Aadhaar Card

☐ NREGA Job Card

☐ Others (any document notified by the central government) Identification Number

☐ 3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

## 4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction **F** at the end)

Email ID

Mobile — Tel. (Off) — Tel. (Res) —

## 5. FATCA/CRS Information (Tick if Applicable)

☐ Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction **B** at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* Country of Birth* Country Code as per ISO 3166

Address Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

## 6. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

☐ Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Name* Prefix First Name Middle Name Last Name

(If KYC number and name are provided, below details of section 6 are optional)

☐ Proof of Identity [PoI] of Related Person* (Please see instruction (**H**) at the end)

*(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)*

☐ A- Passport Number Passport Expiry Date D D — M M — Y Y Y Y

☐ B- Voter ID Card

☐ C- PAN Card

☐ D- Driving Licence Driving Licence Expiry Date D D — M M — Y Y Y Y

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

## 7. Remarks (If any)

## 8. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: D D — M M — Y Y Y Y Place:

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

## 9. Attestation / For Office Use Only

**Documents Received** ☐ Certified Copies

**KYC Verification Carried Out by** *(Refer Instruction I)*

Date D D — M M — Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

**Institution Details**

Name

Code

Emp. Branch

[Institution Stamp]

**In-Person Verification (IPV) Carried Out by** *(Refer Instruction J)*

Date D D — M M — Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

**Institution Details**

Name

Code

Emp. Branch

[Institution Stamp]

## Instructions/Guidelines for filling Individual KYC Application Form

**General Instructions:**

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

**A. Clarification / Guidelines on filling 'Identity Details' section**

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

**B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India**

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

**C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors**

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

**D. Clarification / Guidelines on filling 'Proof of Address [PoA] section**

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

**E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section**

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

**F. Clarification / Guidelines on filling 'Contact details' section**

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

**G. Clarification / Guidelines on filling 'Related Person details' section**

1. Provide KYC number of related person if available.

**H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section**

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

**I. List of people authorized to attest the documents after verification with the originals:**

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

**J. List of people authorized to perform In Person Verification (IPV):**

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

**K. PAN Exempt Investor Category**

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

## List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

| State / U.T | Code |
|---|---|
| Andaman & Nicobar | AN |
| Andhra Pradesh | AP |
| Arunachal Pradesh | AR |
| Assam | AS |
| Bihar | BR |
| Chandigarh | CH |
| Chattisgarh | CG |
| Dadra and Nagar Haveli | DN |
| Daman & Diu | DD |
| Delhi | DL |
| Goa | GA |
| Gujarat | GJ |
| Haryana | HR |

| State / U.T | Code |
|---|---|
| Himachal Pradesh | HP |
| Jammu & Kashmir | JK |
| Jharkhand | JH |
| Karnataka | KA |
| Kerala | KL |
| Lakshadweep | LD |
| Madhya Pradesh | MP |
| Maharashtra | MH |
| Manipur | MN |
| Meghalaya | ML |
| Mizoram | MZ |
| Nagaland | NL |
| Orissa | OR |

| State / U.T | Code |
|---|---|
| Pondicherry | PY |
| Punjab | PB |
| Rajasthan | RJ |
| Sikkim | SK |
| Tamil Nadu | TN |
| Telangana | TS |
| Tripura | TR |
| Uttar Pradesh | UP |
| Uttarakhand | UA |
| West Bengal | WB |
| Other | XX |

## List of ISO 3166 Two-Digit Country Code

| Country | Country Code | Country | Country Code | Country | Country Code | Country | Country Code |
|---|---|---|---|---|---|---|---|
| Afghanistan | AF | Dominican Republic | DO | Libya | LY | Saint Pierre and Miquelon | PM |
| Aland Islands | AX | Ecuador | EC | Liechtenstein | LI | Saint Vincent and the Grenadines | VC |
| Albania | AL | Egypt | EG | Lithuania | LT | Samoa | WS |
| Algeria | DZ | El Salvador | SV | Luxembourg | LU | San Marino | SM |
| American Samoa | AS | Equatorial Guinea | GQ | Macao | MO | Sao Tome and Principe | ST |
| Andorra | AD | Eritrea | ER | Macedonia, the former Yugoslav Republic of | MK | Saudi Arabia | SA |
| Angola | AO | Estonia | EE | Madagascar | MG | Senegal | SN |
| Anguilla | AI | Ethiopia | ET | Malawi | MW | Serbia | RS |
| Antarctica | AQ | Falkland Islands (Malvinas) | FK | Malaysia | MY | Seychelles | SC |
| Antigua and Barbuda | AG | Faroe Islands | FO | Maldives | MV | Sierra Leone | SL |
| Argentina | AR | Fiji | FJ | Mali | ML | Singapore | SG |
| Armenia | AM | Finland | FI | Malta | MT | Sint Maarten (Dutch part) | SX |
| Aruba | AW | France | FR | Marshall Islands | MH | Slovakia | SK |
| Australia | AU | French Guiana | GF | Martinique | MQ | Slovenia | SI |
| Austria | AT | French Polynesia | PF | Mauritania | MR | Solomon Islands | SB |
| Azerbaijan | AZ | French Southern Territories | TF | Mauritius | MU | Somalia | SO |
| Bahamas | BS | Gabon | GA | Mayotte | YT | South Africa | ZA |
| Bahrain | BH | Gambia | GM | Mexico | MX | South Georgia and the South Sandwich Islands | GS |
| Bangladesh | BD | Georgia | GE | Micronesia, Federated States of | FM | South Sudan | SS |
| Barbados | BB | Germany | DE | Moldova, Republic of | MD | Spain | ES |
| Belarus | BY | Ghana | GH | Monaco | MC | Sri Lanka | LK |
| Belgium | BE | Gibraltar | GI | Mongolia | MN | Sudan | SD |
| Belize | BZ | Greece | GR | Montenegro | ME | Suriname | SR |
| Benin | BJ | Greenland | GL | Montserrat | MS | Svalbard and Jan Mayen | SJ |
| Bermuda | BM | Grenada | GD | Morocco | MA | Swaziland | SZ |
| Bhutan | BT | Guadeloupe | GP | Mozambique | MZ | Sweden | SE |
| Bolivia, Plurinational State of | BO | Guam | GU | Myanmar | MM | Switzerland | CH |
| Bonaire, Sint Eustatius and Saba | BQ | Guatemala | GT | Namibia | NA | Syrian Arab Republic | SY |
| Bosnia and Herzegovina | BA | Guernsey | GG | Nauru | NR | Taiwan, Province of China | TW |
| Botswana | BW | Guinea | GN | Nepal | NP | Tajikistan | TJ |
| Bouvet Island | BV | Guinea-Bissau | GW | Netherlands | NL | Tanzania, United Republic of | TZ |
| Brazil | BR | Guyana | GY | New Caledonia | NC | Thailand | TH |
| British Indian Ocean Territory | IO | Haiti | HT | New Zealand | NZ | Timor-Leste | TL |
| Brunei Darussalam | BN | Heard Island and McDonald Islands | HM | Nicaragua | NI | Togo | TG |
| Bulgaria | BG | Holy See (Vatican City State) | VA | Niger | NE | Tokelau | TK |
| Burkina Faso | BF | Honduras | HN | Nigeria | NG | Tonga | TO |
| Burundi | BI | Hong Kong | HK | Niue | NU | Trinidad and Tobago | TT |
| Cabo Verde | CV | Hungary | HU | Norfolk Island | NF | Tunisia | TN |
| Cambodia | KH | Iceland | IS | Northern Mariana Islands | MP | Turkey | TR |
| Cameroon | CM | India | IN | Norway | NO | Turkmenistan | TM |
| Canada | CA | Indonesia | ID | Oman | OM | Turks and Caicos Islands | TC |
| Cayman Islands | KY | Iran, Islamic Republic of | IR | Pakistan | PK | Tuvalu | TV |
| Central African Republic | CF | Iraq | IQ | Palau | PW | Uganda | UG |
| Chad | TD | Ireland | IE | Palestine, State of | PS | Ukraine | UA |
| Chile | CL | Isle of Man | IM | Panama | PA | United Arab Emirates | AE |
| China | CN | Israel | IL | Papua New Guinea | PG | United Kingdom | GB |
| Christmas Island | CX | Italy | IT | Paraguay | PY | United States | US |
| Cocos (Keeling) Islands | CC | Jamaica | JM | Peru | PE | United States Minor Outlying Islands | UM |
| Colombia | CO | Japan | JP | Philippines | PH | Uruguay | UY |
| Comoros | KM | Jersey | JE | Pitcairn | PN | Uzbekistan | UZ |
| Congo | CG | Jordan | JO | Poland | PL | Vanuatu | VU |
| Congo, the Democratic Republic of the | CD | Kazakhstan | KZ | Portugal | PT | Venezuela, Bolivarian Republic of | VE |
| Cook Islands | CK | Kenya | KE | Puerto Rico | PR | Viet Nam | VN |
| Costa Rica | CR | Kiribati | KI | Qatar | QA | Virgin Islands, British | VG |
| Cote d'Ivoire !Côte d'Ivoire | CI | Korea, Democratic People's Republic of | KP | Reunion !Réunion | RE | Virgin Islands, U.S. | VI |
| Croatia | HR | Korea, Republic of | KR | Romania | RO | Wallis and Futuna | WF |
| Cuba | CU | Kuwait | KW | Russian Federation | RU | Western Sahara | EH |
| Curacao !Curaçao | CW | Kyrgyzstan | KG | Rwanda | RW | Yemen | YE |
| Cyprus | CY | Lao People's Democratic Republic | LA | Saint Barthelemy !Saint Barthélemy | BL | Zambia | ZM |
| Czech Republic | CZ | Latvia | LV | Saint Helena, Ascension and Tristan da Cunha | SH | Zimbabwe | ZW |
| Denmark | DK | Lebanon | LB | Saint Kitts and Nevis | KN | | |
| Djibouti | DJ | Lesotho | LS | Saint Lucia | LC | | |
| Dominica | DM | Liberia | LR | Saint Martin (French part) | MF | | |