



PGIM
India Mutual Fund

Gain from experience

CORPORATE PROFILE





PGIM
India Mutual Fund

GAIN FROM EXPERIENCE

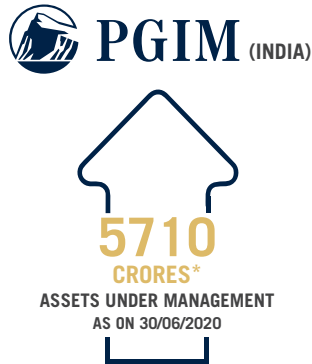
As always, experience gives you an edge. Powered by its in-depth learnings, PGIM India Mutual Fund helps you manage money better.

PGIM, built on a 140-year legacy.

To know more, contact your financial advisor.



About Us



Source: www.pgim.com and www.prudential.com. *For AUM Breakup please refer slide no. 35

This information has been prepared by PGIM, Inc ("PGIM"). PGIM is the primary asset management business of PFI and is a registered investment advisor with the US Securities and Exchange Commission. PFI, a company with corporate headquarters in the US, is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

About Us

Global Footprint



10TH
largest global
asset manager

73%¹
of asset in 4/5 star

38
OFFICES

1300+
investment
professionals

¹Based on Morningstar ratings of PGIM assets in all share classes as of December 31, 2018.

²Pensions & Investments Top Money Managers list, June 1, 2020; ranking reflects largest money managers by assets under management as of March 31, 2020; based on PFI total worldwide assets under management as of March 31, 2020.

Source: www.pgim.com

Position of Strength

Ranking Based on Worldwide Assets

Top 10 Asset Managers ²		Assets (\$ Billions)
1	BlackRock	\$6,466
2	Vanguard Group	\$5,269
3	Fidelity Investments	\$2,900
4	State Street Global Advisors	\$2,689
5	JP Morgan Asset Management	\$2,239
6	The Goldman Sachs Group	\$1,818
7	BNY Mellon Investment Management	\$1,796
8	The Capital Group	\$1,700
9	Amundi	\$1,684
10 PFI*		\$1,481

*Worldwide AUM include assets managed by PFI's Asset Management business and non-proprietary AUM.

INDIA
BUSINESS

PGIM India Asset Management

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based PFI.

<p>Network 27 CITIES</p>	<p>No of open-ended Investment products EQUITY FUNDS - 9 FIXED INCOME - 11</p>	<p>Differentiated ASSET ALLOCATION SOLUTIONS</p>	<p>10000+ DISTRIBUTORS</p>
<p>Investment Team size 17</p>	<p>Total no. of years of experience of investment team 182 YEARS</p>	<p>PORTFOLIO MANAGEMENT SERVICES: STRATEGIES - 2 PGIM India Core Equity Portfolio PGIM India Phoenix Portfolio</p>	

PGIM India Team

Trustee Directors



Dr. John Praveen

Associate Director

Work Experience: 32 years+
MD, Portfolio Manager - Global
Multi-Asset Solutions, QMA



Rakesh Sood

Independent Director

Work Experience: 36 years+
Ex IFS in the Indian missions in
Brussels, Dakar, Geneva



Sidhartha Pradhan

Independent Director

Work Experience: 42 years+
Ex IRS, Member of the High Level
Committee, appointed by the Finance
Minister



Kanakasabapathy Kumar

Independent Director

Work Experience: 40 years+
Diverse experience in Capital
Markets, Financial institution's
& Financial services



Sivaraman Narayanaswami

Independent Director

Work Experience: 34 years+
Ex-President and Whole Time
Director, L&T Finance Holdings
(LTFH)

AMC Directors



Glenwyn Peter Baptist

Associate Director

Work Experience: 30 years+
CEO and CIO, PGIM Global Partners



Adam Broder

Associate Director*

Work Experience: 20 years+
Managing Director and Head of
Global Distribution, QMA
(*effective from August 12, 2020)



Dr. V.R. Narasimhan

Independent Director

Work Experience: 35 years+
Ex-Chief of Regulatory Division,
NSE



Muralidharan Rajamani

Independent Director

Work Experience: 33 years+
Ex-CEO/COO/Top Leadership,
ICICI Bank, Dhanlaxmi Bank
& L&T Financial Services

PGIM India Management Team



Ajit Menon
CEO

- An industry veteran, with over 25 years of experience in business strategy, distribution, sales and marketing.



Srinivas Rao Ravuri
CIO – Equities

- Collectively over 24 years of experience in Indian financial markets, primarily in equity research & Fund Management



Kumaresh Ramakrishnan
CIO - Fixed Income

- Over 24 years of experience in Indian Fixed Income market.



Vinod Venkateswaran
COO

- Over 20 years of experience across Operations, Customer Services, Projects, Process Management, Legal, Secretarial, Technology and Facilities



Chandrashekar Jain
Head - Institutional Sales

- Over 22 years of experience in Sales & Distribution of financial Products



Tushar Khese
Head – Products and PMS

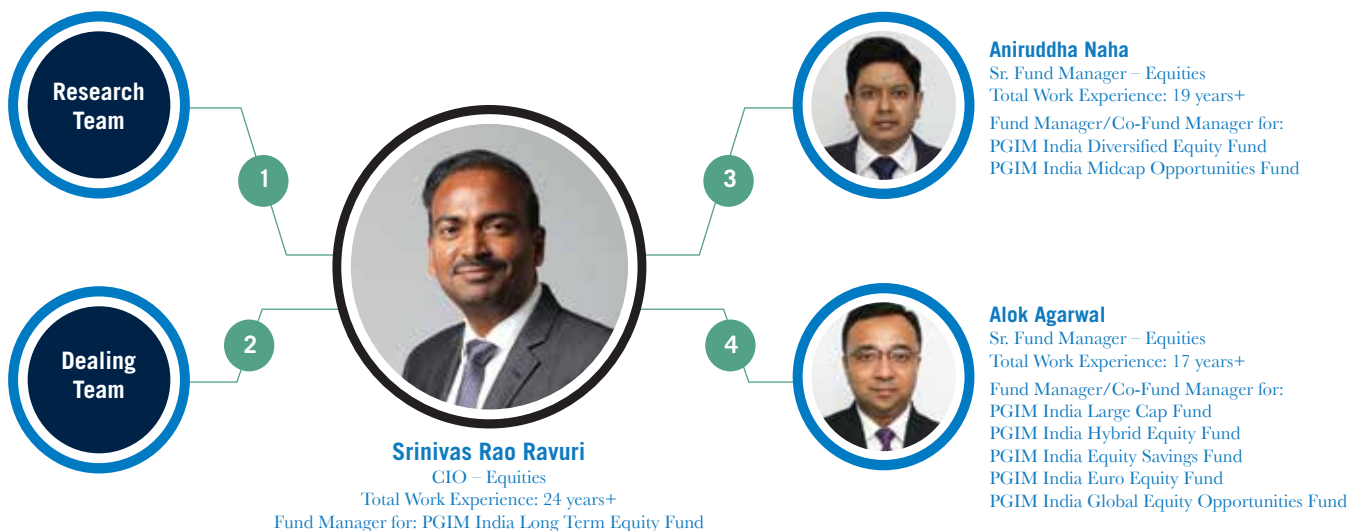
- Over 20 years of experience in Product, Retail and Institutional Sales



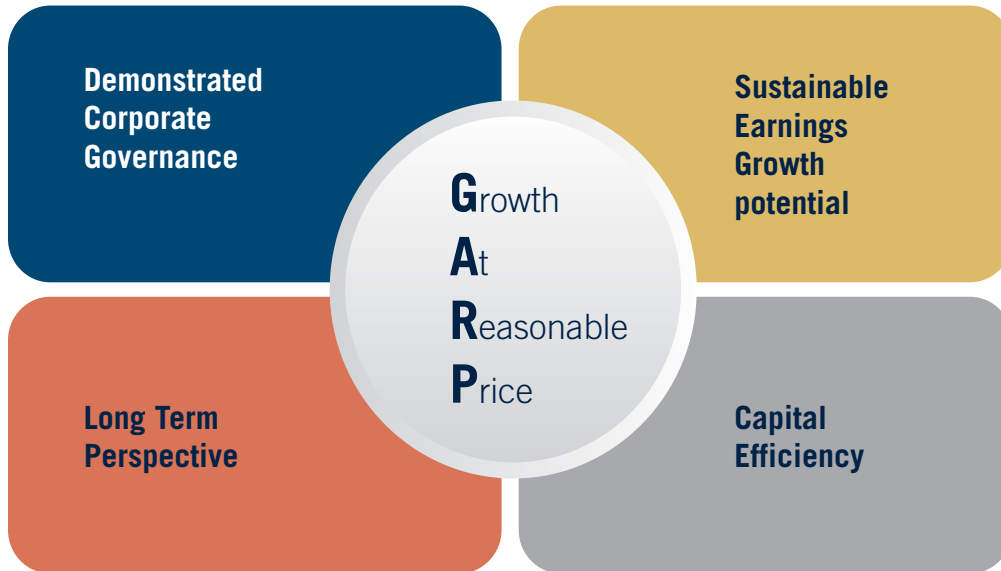
EQUITIES

TEAM, PHILOSOPHY, PROCESS AND PROPOSITION ►

PGIM India Equity Investment Team

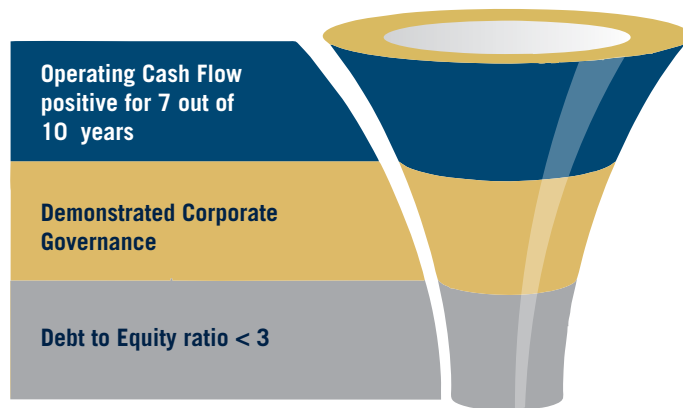


Philosophy: We Use GARP Approach To Provide Superior Risk Adjusted Return



Portfolio Construction Process

Three filters for inclusion in the investment universe



Nifty 50, Nifty Midcap 100, BSE 200 and Top 250 stocks defined by AMFI are automatically part of the universe



Our Portfolio Construction Process Combines Top Down and Bottom-up Analysis

1

Top Down approach to study macroeconomic environment

2

Identify themes benefitting from structural trends

3

Study the full value chain

4

Identify areas where profit pools are concentrated

5

Use Bottom-up analysis to identify stocks benefitting the most from the profit pools

6

95% of any portfolio has to be from the investment universe

Primary endeavor is to identify profit pools and stocks that benefit from them

Our Proposition

Active Management

Endeavor to maintain minimal portfolio overlap vis a vis benchmark for genuine diversification

Better Quality

We strive to construct portfolios with superior quality in terms of higher ROE versus the benchmark.

Low Leverage

We prefer to buy companies with low debt to equity ratio as they tend to be resilient over the cycles.

High Conviction Ideas

Concentrated portfolios with adequate diversification

FIXED [↑]INC ME

TEAM, PHILOSOPHY, PROCESS AND PROPOSITION ►

PGIM India Fixed Income Team



Puneet Pal

Deputy Head – Fixed Income
Work Experience: 18 years+

Fund Manager/Co-Fund Manager for:
PGIM India Short Maturity Fund
PGIM India Banking & PSU Debt Fund
PGIM India Dynamic Bond Fund
PGIM India Premier Bond Fund
PGIM India Gilt Fund

1



Kunal Jain

Fund Manager - Fixed Income
Work Experience 12 years+

Co-Fund Manager for:
PGIM India Overnight Fund
PGIM India Insta Cash Fund
PGIM India Ultra Short Term Fund

3



Kumaresh Ramakrishnan

CIO - Fixed Income
Work Experience: 24 years+

Fund Manager/Co-Fund Manager for:
PGIM India Overnight Fund
PGIM India Insta Cash Fund
PGIM India Ultra Short Term Fund
PGIM India Low Duration Fund
PGIM India Short Maturity Fund
PGIM India Credit Risk Fund

2



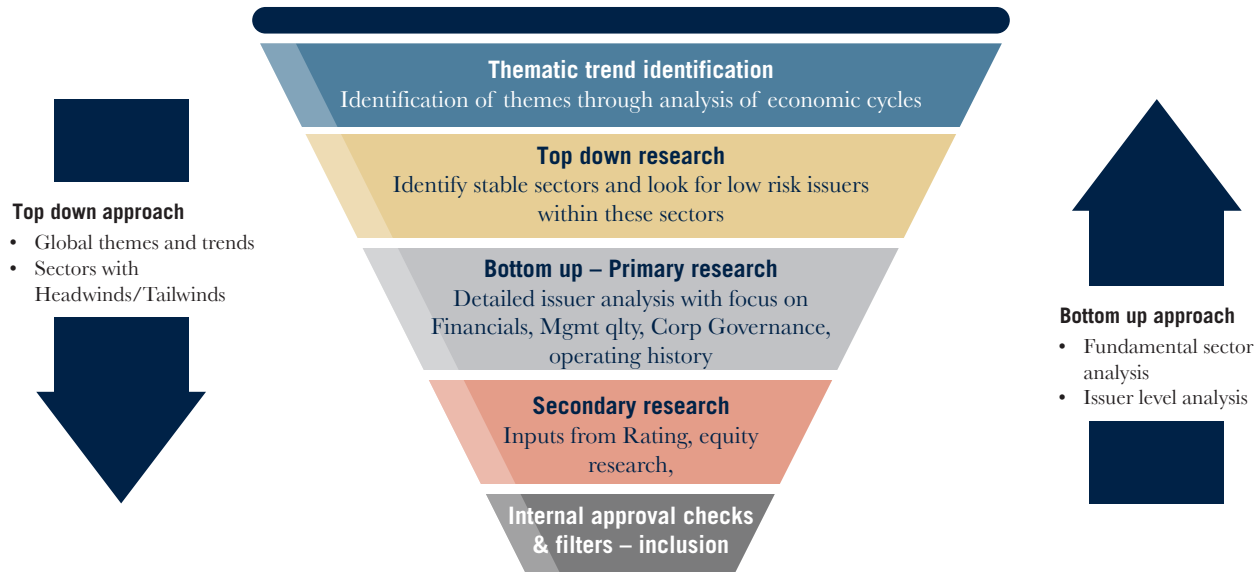
**Dealing
Team**

Philosophy: Managing Risk, Quality & Liquidity as cornerstones

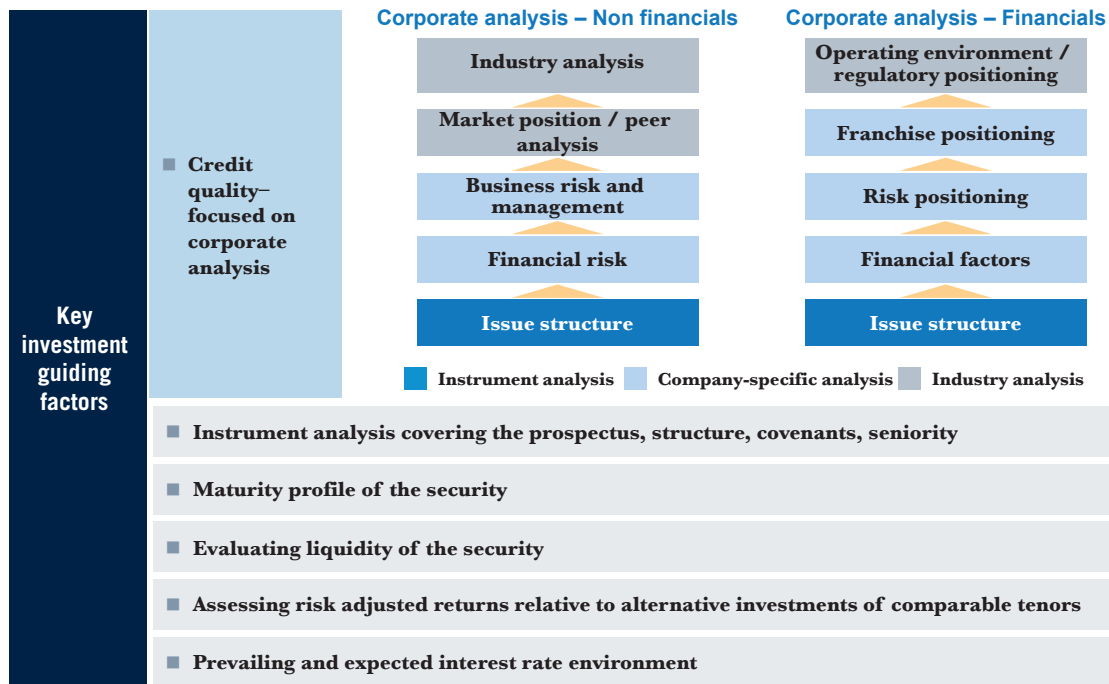


Fixed Income: Security Selection & Portfolio Construction

Rigorous screening of ideas through external and proprietary resources



Fixed Income – Micro Research



Our Proposition



Returns commensurate with Risk

Track record of delivering superior risk adjusted returns.



Differentiated solutions for Institutional as well as Individual investors

Product construct keeping in mind requirements of the segment



Experienced Fixed Income team

Team with multi cycle experience on credit as well as duration side



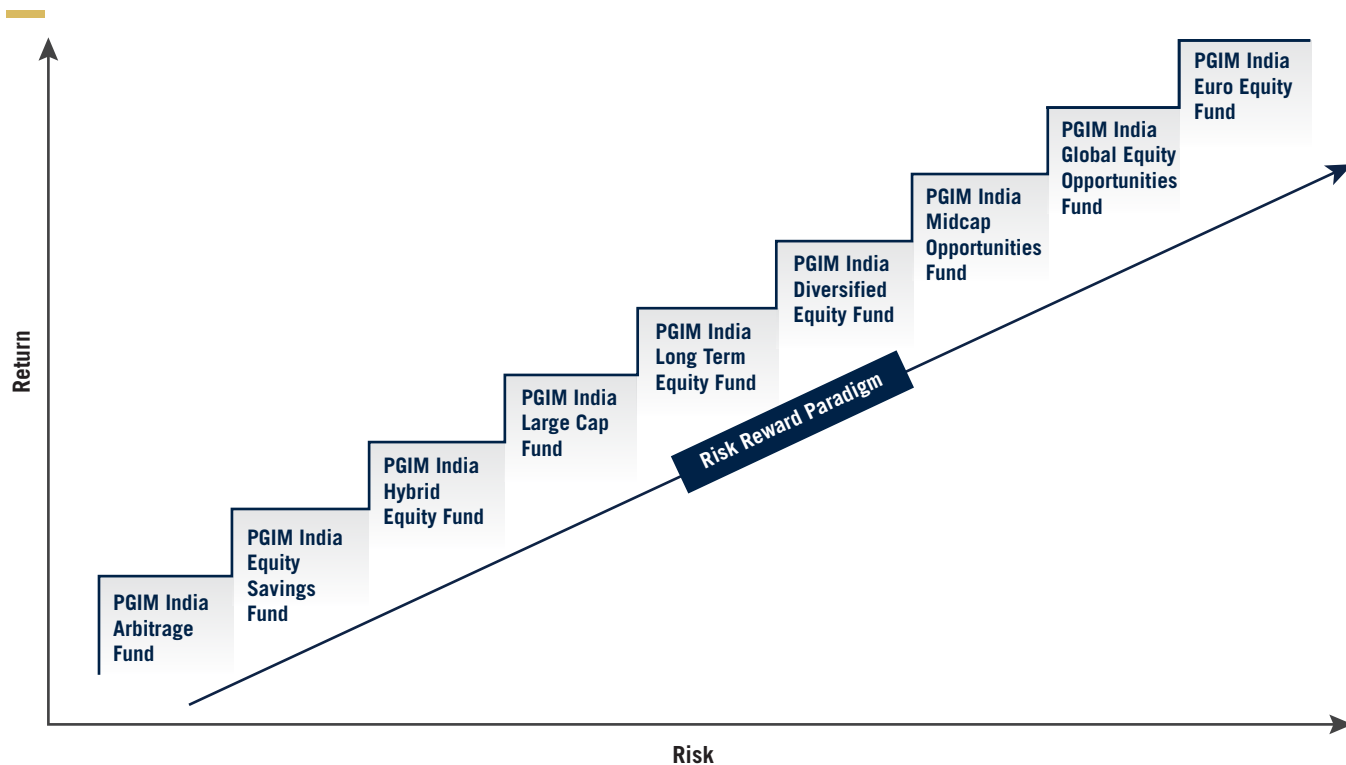
Strong Research

Rigorous proprietary credit rating approach leveraging experience of PGIM

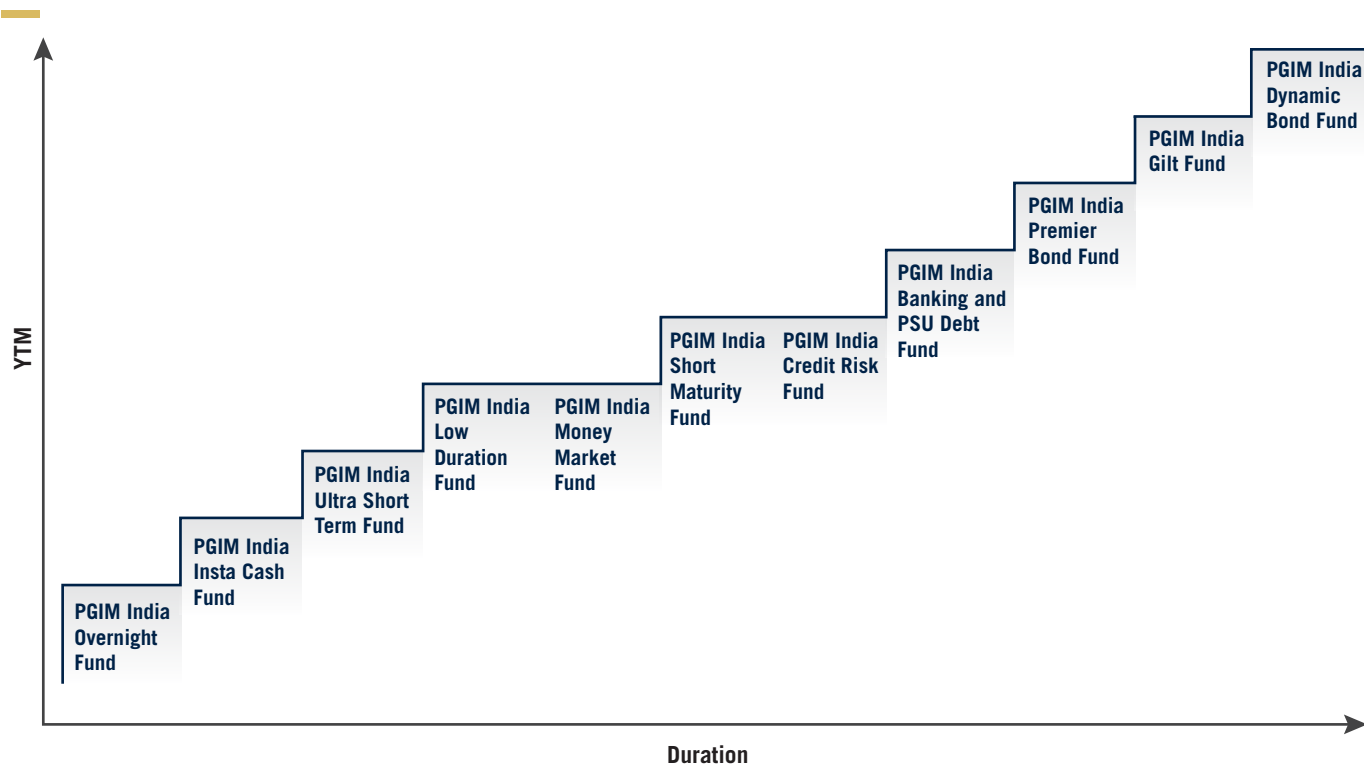


PRODUCTS

PGIM India - Equity and Equity Oriented Products



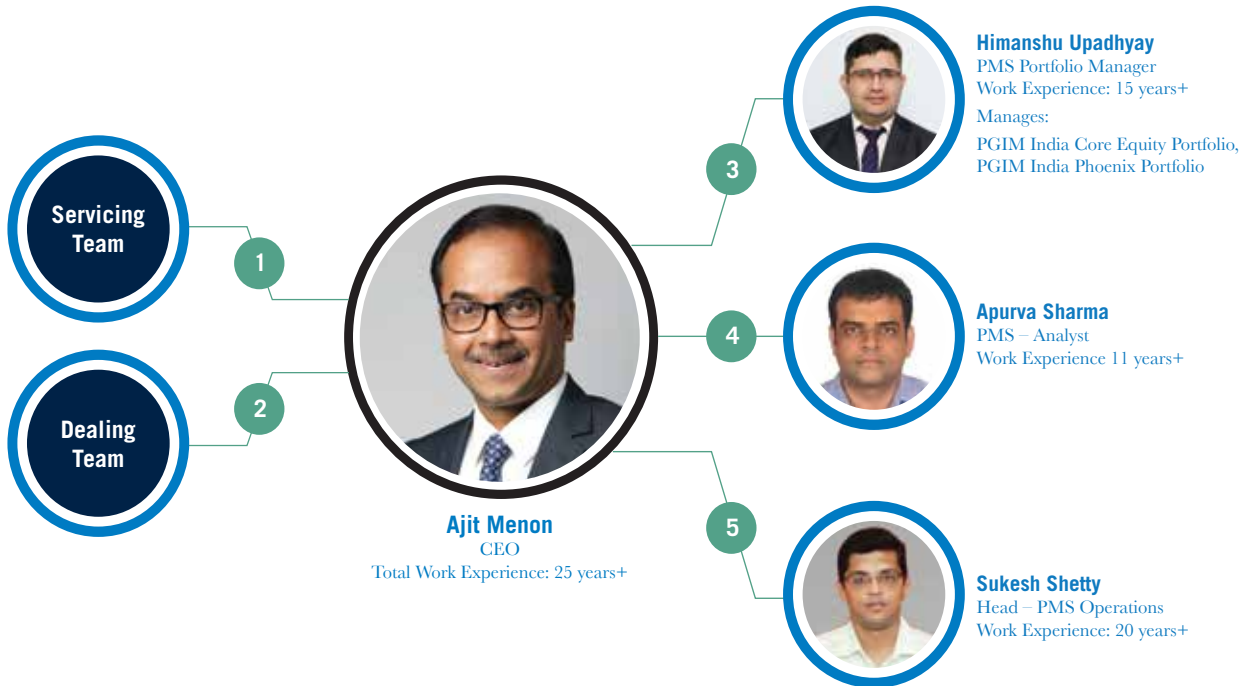
PGIM India - Fixed Income Products





PORTFOLIO MANAGEMENT SERVICES

PGIM India PMS Team



PMS Products

PGIM INDIA PHOENIX PORTFOLIO		PGIM INDIA CORE EQUITY PORTFOLIO
SMALLCAP AND MIDCAP	POSITIONING	MULTICAP
Businesses that are experiencing or are expected to see an upturn either; due to a business turnaround or as a beneficiary of structural growth or are quoted at a discount to intrinsic value	STRATEGY FOCUS	Established quality businesses that are either; going through a period of temporary difficulty or ignored by the market, or quoted at a discount to intrinsic value
Rs. 750 Crore to Rs. 20,000 Crores	MARKET CAP	No restrictions
No restrictions	TURNOVER	Rs. 400 Crores and above
No restrictions	TRACK RECORD	Minimum of 15 Year Existence
Average ROE of 8% or higher in last 10 Years	QUALITY	ROCE of 20% or higher in at least 7 out of last 10 Years
Positive operating cash flows in at least 6 out of 10 Years	CASH FLOW	Generation of free cash flow in at least 7 out of last 10 Years
Valuation is lower than the expected growth rate in earnings over foreseeable future	PRICE/VALUATION FILTERS	Valuation is lower than its average valuation for past 10 years and/or valuation is lower than the expected growth rate in earnings over foreseeable future
Universe of 6000 Listed Companies		
Portfolio Universe of 350 - 380 Listed Companies		
At least 75% of the Portfolio will meet the above criteria		

ASSET ALLOCATION SOLUTIONS

A pie chart icon is integrated into the word 'ALLOCATION'. The chart is light blue with a small yellow slice removed from the top right.

Solutions

PGIM India Dynamic Advantage Asset Allocation Facility (“DAAAF”)

A P/E Based dynamic Asset Allocation facility which allocates assets to equity and debt on a comparison of current market level and long term historical trend



Rules based Asset Allocation



No market timing



Rebalancing Investments



Helps to manage volatility effectively

PGIM India Agelinked Investment Asset Allocation Facility

A Rule Based Asset allocation model which moves from aggressive to conservative investments with the investor’s age

Rule of Thumb

$$100 \text{ MINUS AGE} = \text{EQUITY ALLOCATION}$$

Takes the “Guess-work” out of asset allocation

Virtual “Sliding Scale” that can work at any age

Greater risk taking in initial years when the scope for recovering from losses is higher

Gradually moves focus from accumulation to conservation of corpus

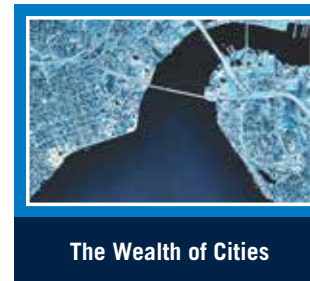


FEATURES

Features

PGIM India Smart SIP <ul style="list-style-type: none">• Combination of investment and insurance. Insurance at zero cost	PGIM India Insta Access Facility <ul style="list-style-type: none">• Money at call upto Rs.50,000	PGIM India Long Term Withdrawal Facility <ul style="list-style-type: none">• Long Term Withdrawal Facility allows redemption of a fixed sum of money periodically in the most tax efficient manner.
PGIM India Anywhere Transact Facility <ul style="list-style-type: none">• Enables anyone to transact anytime from anywhere over the phone by making a Call or by sending a SMS	PGIM India Dividend Sweep Facility <ul style="list-style-type: none">• Allows automatic transfer of dividend earned from debt schemes to equity schemes	Other Facilities <ul style="list-style-type: none">• SIP/Top up SIP/SWP/STP• Standard features available

Thought Leadership: White Papers



PGIM INDIA LARGE CAP FUND

Large Cap Fund - An Open - Ended Equity Scheme
Predominantly Investing in Large Cap Stocks

This product is suitable for investors who are seeking*:

- Capital growth over the long term
- Investment predominantly in equity and equity related securities of Large Cap companies
- Degree of risk – MODERATELY HIGH

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



Investors understand that their principal will be at moderately high risk

PGIM INDIA DIVERSIFIED EQUITY FUND

Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks

This product is suitable for investors who are seeking*:

- Capital appreciation over long term
- To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives
- Degree of risk – MODERATELY HIGH

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



Investors understand that their principal will be at moderately high risk

PGIM INDIA MIDCAP OPPORTUNITIES FUND

Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks

This product is suitable for investors who are seeking*:

- Capital appreciation over long run
- To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies
- Degree of risk – MODERATELY HIGH

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



Investors understand that their principal will be at moderately high risk

PGIM INDIA LONG TERM EQUITY FUND

An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit

This product is suitable for investors who are seeking*:

- Long-term capital appreciation.
- To generate long-term capital appreciation by predominantly investing in equity & equity-related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.
- Degree of risk – MODERATELY HIGH.

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



Investors understand that their principal will be at moderately high risk

PGIM INDIA HYBRID EQUITY FUND

An open ended hybrid scheme investing predominantly in equity and equity related instruments

This product is suitable for investors who are seeking*:

- Capital growth over the long term
- Investing predominantly in equity and equity related securities.
- Degree of risk – MODERATELY HIGH

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



Investors understand that their principal will be at moderately high risk

PGIM INDIA EURO EQUITY FUND

An open ended fund of fund scheme investing in Pramerica SICAV Euro Equity

This product is suitable for investors who are seeking*:

- Capital growth over the long term
- Investment in units of overseas mutual funds having diversified portfolio.
- Degree of risk – HIGH

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



Investors understand that their principal will be at high risk

PGIM INDIA GLOBAL EQUITY OPPORTUNITIES FUND

An open ended fund of fund scheme investing in PGIM Jennison Global Equity Opportunities Fund

This product is suitable for investors who are seeking*:

- Capital growth over the long term
- Investment in units of overseas mutual funds that invest in equity securities of companies around the world in the early stage of acceleration in their growth.
- Degree of risk – HIGH

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



Investors understand that their principal will be at high risk

PGIM INDIA ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

This product is suitable for investors who are seeking*:

- Income over short term
- Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment
- Degree of risk – MODERATELY LOW

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



Investors understand that their principal will be at moderately low risk

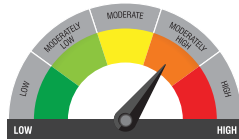
PGIM INDIA EQUITY SAVINGS FUND

An Open Ended Scheme investing in equity, arbitrage and debt

This product is suitable for investors who are seeking*:

- Capital appreciation and Income distribution over the medium term
- Investment primarily in equity and equity related securities and a small allocation to debt securities
- Degree of risk – MODERATELY HIGH

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



Investors understand that their principal will be at moderately high risk

PGIM INDIA OVERNIGHT FUND

An open ended debt scheme investing in overnight securities

This product is suitable for investors who are seeking*:

- Income over a short term investment horizon
- Investment in debt and money market instruments having maturity of upto 1 business day
- Degree of risk – LOW

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



Investors understand that their principal will be at low risk

PGIM INDIA INSTA CASH FUND

An Open Ended Liquid Scheme

This product is suitable for investors who are seeking*:

- Liquidity and generate income in the short term
- Investment in debt and money market securities with maturity upto 91 days only
- Degree of risk – LOW

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



Investors understand that their principal will be at low risk

PGIM INDIA ULTRA SHORT TERM FUND

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

This product is suitable for investors who are seeking*:

- Income over the short term
- Investment in short term debt and money market instruments
- Degree of risk – MODERATELY LOW

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



Investors understand that their principal will be at moderately low risk

PGIM INDIA MONEY MARKET FUND

(An open ended debt scheme investing in money market instruments)

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Money Market instruments
- Degree of risk – MODERATELY LOW

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



Investors understand that their principal will be at moderately low risk

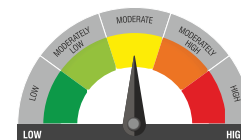
PGIM INDIA LOW DURATION FUND

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

This product is suitable for investors who are seeking*:

- Income over the short term
- Investment in low duration debt and money market instruments
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

PGIM INDIA SHORT MATURITY FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years

This product is suitable for investors who are seeking*:

- Income over the short term
- Investment in short term debt and money market instruments
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

PGIM INDIA BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds

This product is suitable for investors who are seeking*:

- Income over the short term
- Investment in debt instruments issued by Banks and Public Sector Undertakings, Public Financial institutions and Municipal Bonds
- Degree of risk – MODERATELY LOW

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



Investors understand that their principal will be at moderately low risk

PGIM INDIA CREDIT RISK FUND (NO. OF SEGREGATED PORTFOLIO 1)

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

This product is suitable for investors who are seeking*:

- Income and capital appreciation over medium to long term
- Investments predominantly in AA and below rated corporate debt securities (excluding AA+ rated corporate bonds) of various maturities
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

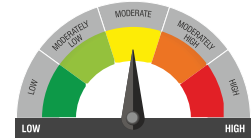
PGIM INDIA DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration

This product is suitable for investors who are seeking*:

- Regular income for short term
- To generate returns through active management of a portfolio of debt and money market instruments
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

PGIM INDIA PREMIER BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds

This product is suitable for investors who are seeking*:

- Income over the medium term
- Investments predominantly in AA+ and above rated corporate bonds including bonds
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

PGIM INDIA GILT FUND

An open ended debt scheme investing in government securities across maturities

This product is suitable for investors who are seeking*:

- Income over the medium term
- Investments only in Central/State securities of various maturities
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

AUM Breakup: Asset class wise disclosure of AAUM: AUM as on June 30, 2020 (Rs in Crores): Income: 1483.26, Equity Other than ELSS: 600.13, Balanced: 0.00, Liquid: 809.80, Gilt: 117.70, Equity ELSS: 303.28, Hybrid: 256.27, GOLD ETF: 0.00, Other ETF: 0.00, Fund of Fund Investing Overseas: 140.13, Total: 3710.57; **Average AUM for the month:** Income: 1,527.56, Equity Other than ELSS: 538.58, Balanced: 0.00, Liquid: 953.56, Gilt: 45.02, Equity ELSS: 281.57, Hybrid: 247.92, GOLD ETF: 0.00, Other ETF: 0.00, Fund of Fund Investing Overseas: 99.17, Total: 3693.37; **Disclosure of percentage of AUM by geography: % of Total AUM as on June 30, 2020:** Top 5 cities: 71.35%, Next 10 cities: 19.55%, Next 20 cities: 4.46%, Next 75 cities: 4.64%, Other: 0.00%, Total: 100.00%; **Disclosure of AUM by Service Category: AUM as on June 30, 2020 (Rs. in Crores):** Mutual Funds: 3710.57, PMS: 188.00, Advisory: 1811.00, Total: 5709.57.

This information has been prepared by PGIM, Inc ("PGIM"). PGIM is the primary asset management business of PFI and is a registered investment advisor with the US Securities and Exchange Commission. PFI, a company with corporate headquarters in the US, is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.



Connect with us on

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