



PGIM
India Mutual Fund

GAIN FROM EXPERIENCE

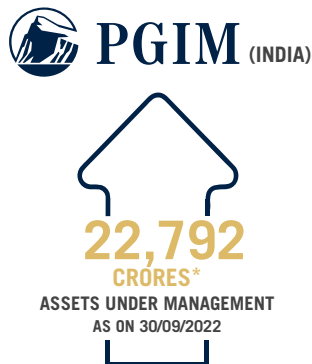
As always, experience gives you an edge. Powered by its in-depth learnings, PGIM India Mutual Fund helps you manage money better.

PGIM, built on a 145-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. 43

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



Global Depth & Scale

A leading global investment manager	1300+ investment professionals	39 OFFICES	17 COUNTRIES
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Source: www.pgim.com

**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 - 12 FIXED INCOME - 10</p>	<p>Differentiated ASSET ALLOCATION SOLUTIONS</p>	<p>10000+ DISTRIBUTORS</p>
<p>Investment Team size 16</p>	<p>Total no. of years of experience of investment team 231 YEARS</p>	<p>PORTFOLIO MANAGEMENT SERVICES: STRATEGIES - 2 PGIM India Core Equity Portfolio PGIM India Phoenix Portfolio</p>	

PGIM India Team



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



Indrasena Yalala Reddy

Associate Director
Work Experience: 30 years+
Chief Technology and
Operations Officer (CT&OO) for
PGM Investments



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
Chief Executive Officer

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



Srinivas Rao Ravuri
Chief Investment Officer

- Collectively over 26 years of experience in Indian financial markets, primarily in equity research & Fund Management



Vinod Venkateswaran
Chief Operating Officer

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



Abhishek Tiwari
Chief Business Officer

- Over 15 years of experience in Sales & Distribution of financial products



EQUITIES

TEAM, PHILOSOPHY, PROCESS AND PROPOSITION ►

PGIM India Investment Team



VIVEK SHARMA
Assistant Fund Manager - Equity
Total Work Experience: 15 years+



SRINIVAS RAO RAVURI
Chief Investment Officer
Total Work Experience: 26 years+



ANIRUDDHA NAHA
Head – Equities
Total Work Experience: 17 years+



A. ANANDHA
Fund Manager – Equities
Total Work Experience: 13 years+



HITASH DANG
Dealer - Equity and
Co-Fund Manager-Equity,
Total Work Experience: 22 years+



RAVI ADUKIA
Assistant Fund Manager -
Equity
Total Work Experience: 15 years+



UTKARSH KATKORIA
Fund Manager – Equity
Total Work Experience: 14 years+



OJASVI KHICHA
Research Analyst - Equities
Total Work Experience: 14 years+

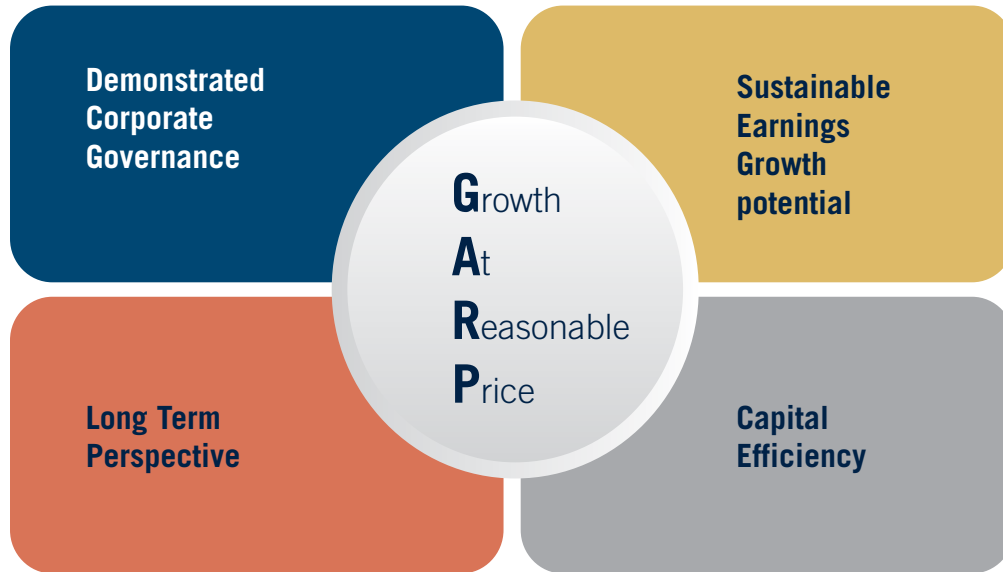


RAHUL JAGWANI
Dedicated Fund Manager
Overseas Investments
Total Work Experience: 9 years+



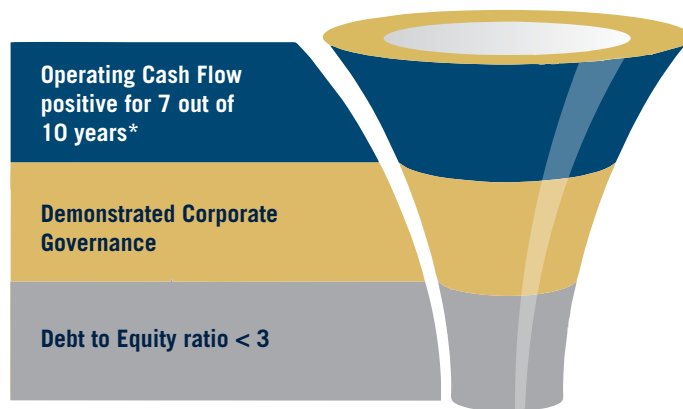
MELROY RODRIGUES
Assistant Dealer - Equity
Total Work Experience: 6 years+

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



* In companies with less than 10 years of data available, at least 70% of the years should have generated positive operating cash flows.

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



SRINIVAS RAO RAVURI
Chief Investment Officer
Total Work Experience: 26 years+



PUNEET PAL
Head - Fixed Income
Work Experience: 18 years+



BHUPESH KALYANI
Fund Manager - Fixed Income
Work Experience 18 years+

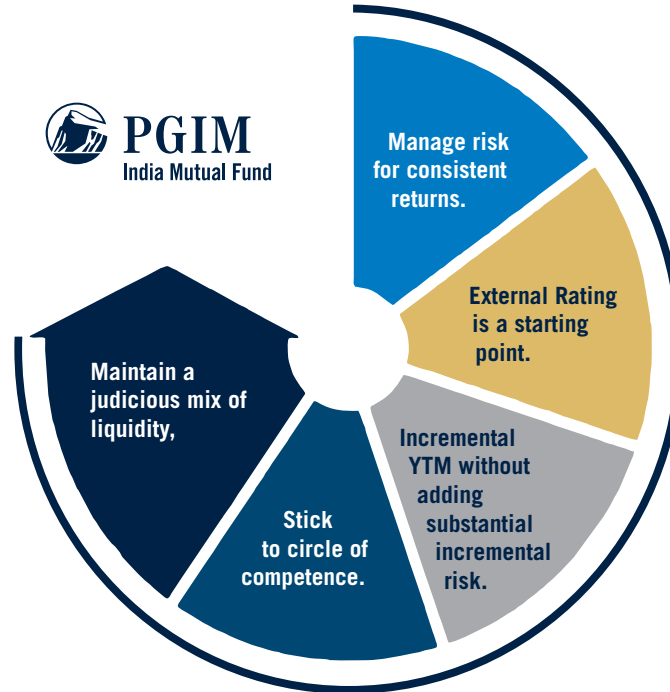


SANDEEP DEVAN
Dealer - Fixed Income
Work Experience 13 years+



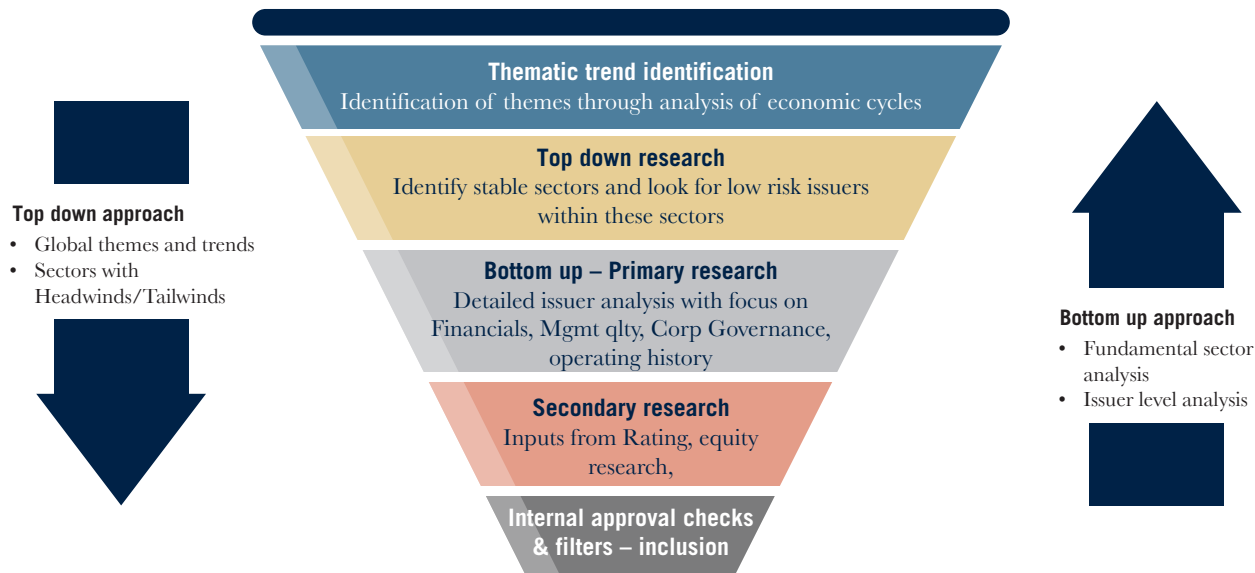
ADITI GUPTA
Credit Analyst
Work Experience 4 years+

Philosophy: Managing Risk, Quality & Liquidity as cornerstones

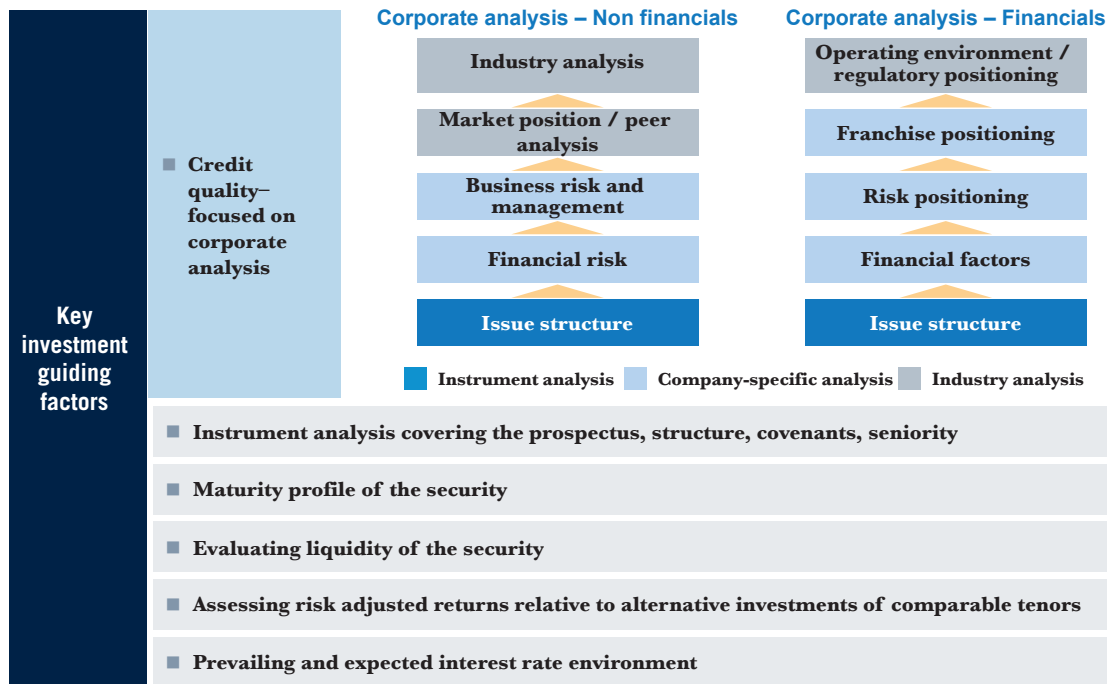


Fixed Income: Security Selection & Portfolio Construction

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



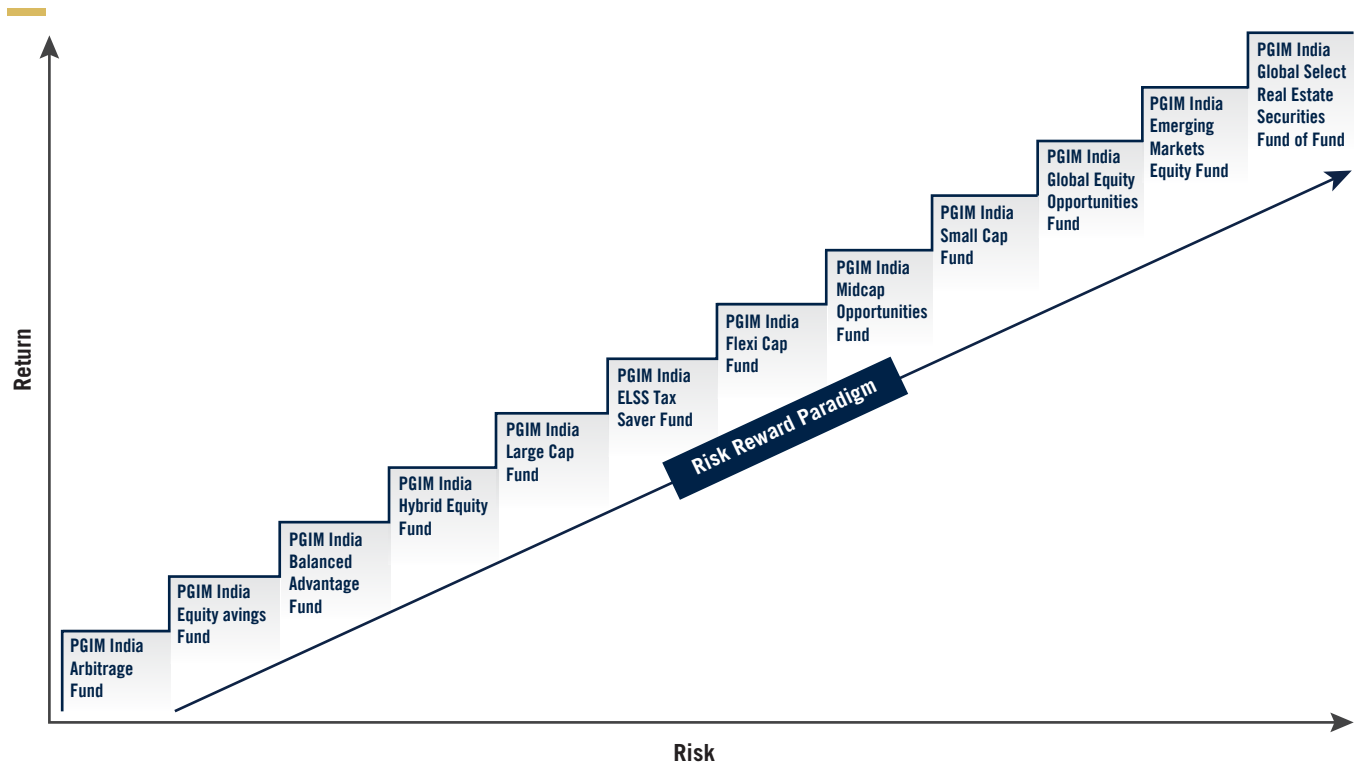
Strong Research

Rigorous proprietary credit rating approach leveraging experience of PGIM

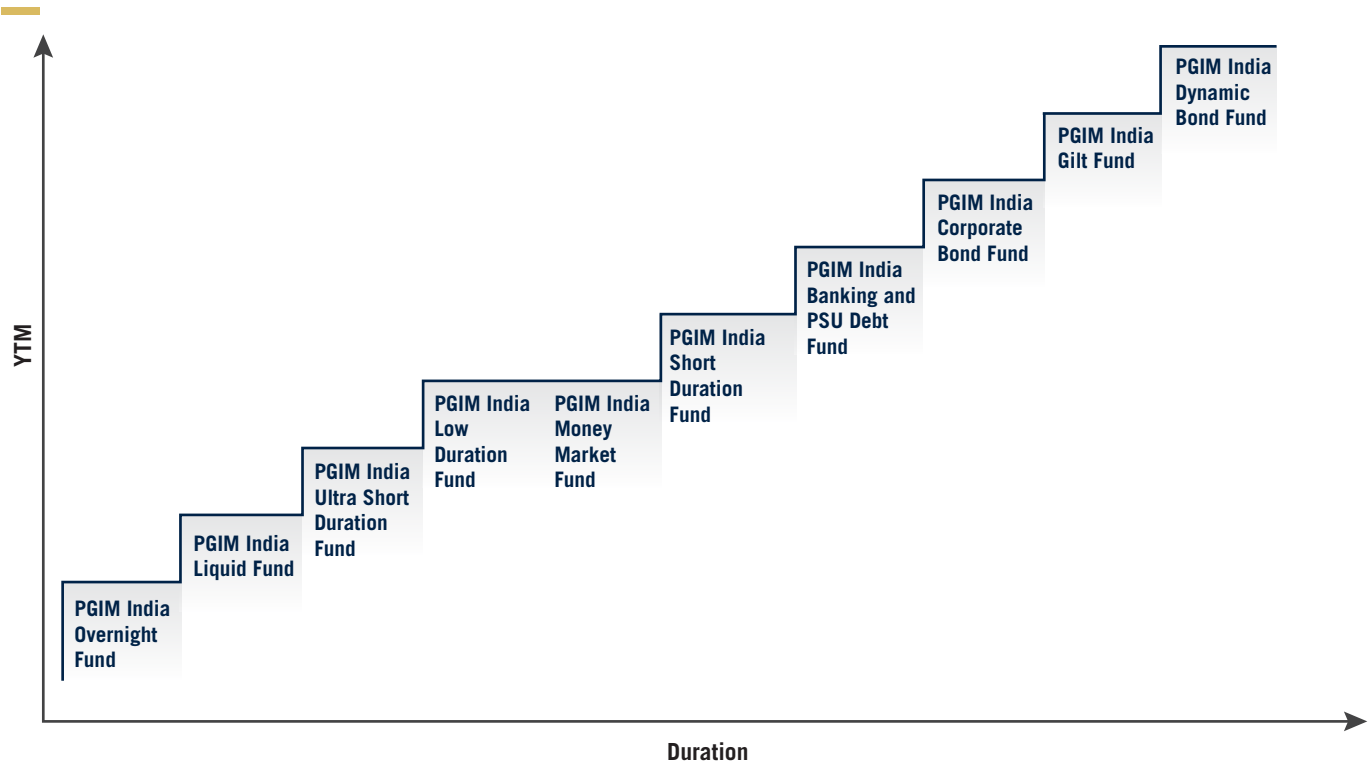


PRODUCTS

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

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 Insta Access Facility

- Money at call upto Rs.50,000

PGIM India Long Term Withdrawal Facility

- Long Term Withdrawal Facility allows redemption of a fixed sum of money periodically in the most tax efficient manner.

PGIM India Anywhere Transact Facility

- Enables anyone to transact anytime from anywhere over the phone by making a Call or by sending a SMS

PGIM India Dividend Sweep Facility

- Allows automatic transfer of dividend earned from debt schemes to equity schemes

Other Facilities

- SIP/Top up SIP/SWP/STP
- Standard features available

Thought Leadership: White Papers



**The New Dynamics
Of Private Markets**



Cryptocurrency Investing



Weathering Climate Change



After The Great Lockdown



The Future Means Business



The Technology Frontier



End of Sovereignty



**Emerging Markets
at the Crossroads**



A Silver Lining



The Wealth of Cities



ANNEXURE

Our Investment Team



Srinivas Rao Ravuri
Chief Investment Officer
PGIM India Asset Management
Pvt. Ltd.

Srinivas Rao Ravuri is Chief Investment Officer at PGIM India Asset Management Pvt. Ltd. He is responsible for the overall investment platform of the company. He has over 26 years of experience in Indian financial markets, primarily in Equity Research & Fund Management. He is a B.Com and MBA Finance.

In his last assignment, Srinivas was Senior Fund Manager – Equities at HDFC Asset Management Company Ltd. Prior to that, Srinivas was Senior Analyst at Motilal Oswal Securities Ltd. He has also worked with Edelweiss Capital Ltd., and Securities Capital Investments (I) Ltd., in the past



Aniruddha Naha
Head - Equities
PGIM India Asset Management
Pvt. Ltd.

Aniruddha Naha is Head – Equities at PGIM India Asset Management Pvt. Ltd. He has over 17 years of industry experience in the equity and debt market. He has done his Masters in Finance & Control.

In his last assignment, Aniruddha was Portfolio Manager - Avendus Wealth Management Pvt. Ltd. where he was their Head of PMS, Equity. Prior to that Aniruddha was Fund Manager - IDFC Asset Management Company Ltd. Aniruddha has also had stints as Portfolio Manager - Mirae Asset Global Investments (Hong Kong) Ltd. and as Fund Manager - DSP BlackRock Investment Managers Pvt. Ltd.



Puneet Pal
Head – Fixed Income
PGIM India Asset Management
Pvt. Ltd.

Puneet Pal is the Head-Fixed Income of PGIM India Asset Management Pvt. Ltd. He has over 18+ years of experience in the Debt markets within the Mutual Fund space. He is a MBA (Finance).

In his last assignment, Puneet was Head - Fixed Income at BNP Paribas Asset Management India Pvt. Ltd. Prior to that Puneet was Sr. Vice President & Fund Manager at UTI Asset Management Company Ltd. He has also worked as Fund Manager at Tata Asset Management Ltd.

Our Equity Investment Team



Ravi Adukia

Assistant Fund Manager -
Equity
PGIM India Asset Management
Pvt. Ltd.

Ravi Adukia is a Dedicated Fund Manager - Overseas Investments at PGIM India Asset Management Pvt. Ltd. He has over 15 years of experience in Indian financial markets, primarily in equity research. He is a CA, CS and CFA.

In his last assignment, he has worked at Nomura Financial Advisory & Services India (P) Ltd. as Vice President (Equities). Prior to that he worked at Irevna Research Services (P) Ltd (Unit of Crisil Ltd) as Manager (Research)



A Anandha Padmanabhan

Assistant Fund Manager – Equity
PGIM India Asset Management
Pvt. Ltd.

A Anandha Padmanabhan is an Assistant Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 13 years of experience in Indian financial markets, primarily in equity research. He is a ACA, CFA, FRM and has done his B.Com.

In his last assignment, he has worked at Renaissance Investment Managers Private Ltd. as Equity Analyst. Prior to that he has worked at Canara Robeco Asset Management Company Ltd. as Equity Analyst. He has also worked at Canara Robeco Asset Management Company Ltd. as Fixed Income Dealer



Vivek Sharma

Assistant Fund Manager - Equity
PGIM India Asset Management
Pvt. Ltd.

Vivek Sharma is an Asst. Fund Manager - Equity, PGIM India Asset Management Pvt. Ltd. He has over 15 years of experience in Indian financial markets, primarily in equity research. He has done his PGDM (Finance).

In his last assignment, he has worked at PGIM India Asset Management Pvt. Ltd. as Equity Analyst. Prior to that he has worked at ICICI Securities Ltd. as Equity Analyst. He has also worked at JP Morgan Services India Pvt. Ltd. as Associate - Investment Banking.

Our Equity Investment Team



Utkarsh Katkoria

Fund Manager – Equity
PGIM India Asset Management
Pvt. Ltd.

Utkarsh Katkoria is a Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 14 years of experience in the Financial Services Sector, covering equity research and investment management. He has done his Bachelor in Finance, MBA.

In his last assignment, he worked at Deutsche Asset Management (India) Private Limited as Equity Dealer. Prior to that he has worked at Reliance Industries Limited as Trader/ Analyst. He has also worked at JM Financials Limited as Analyst



Hitash Dang

Dealer - Equity and
Co-Fund Manager-Equity,
PGIM India Asset Management
Pvt. Ltd.

Hitash Dang is Dealer - Equity and Co-Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 22 years of experience in the Equity markets, Sales and Business Development. He is an MBA and has done his B.Com.



Ojasvi Khicha

Research Analyst - Equities
PGIM India Asset Management
Pvt. Ltd.

Ojasvi Khicha is a Research Analyst - Equities at PGIM India Asset Management Pvt. Ltd. He has close to 14 years of work experience in the financial markets. He is a qualified CFA and also holds an MBA degree with a specialization in Finance from the ICFAI Business School, Pune.

In his last assignment, Ojasvi has worked at TCG Advisory where he was responsible for analysis of investment ideas across India Financials - Banks, NBFC's & Insurance and Pharma sectors, as well as work with the fund manager to implement investment strategies. Prior to that he has worked in the investment research and strategy consulting teams with Axis Capital, SBI Capital Securities, Essex Lake Group LLC and Guggenheim Transparent Value LLC.

Our Equity Investment Team



Rahul Jagwani

Dedicated Fund Manager –
Overseas Investment
PGIM India Asset Management
Pvt. Ltd.

Rahul Jagwani is a Research Analyst – Equities at PGIM India Asset Management Pvt. Ltd. He has close to 9 years of work experience, mainly in Equity Research. Rahul has cleared CFA Level 3 from the CFA Institute, USA. He also holds a Double Bachelor's degree (BMS, Mumbai University and BSC in Economics and Finance, University of London).

In his last assignment, Rahul has worked at Insync Capital Partners where he was responsible for research and investment recommendations on sectors covering insurance, agrochemicals, consumer and auto sectors. Prior to that he was at B&K Securities in their Institutional Equity Sales team. He has also had a stint in the audit team at Deloitte Haskins and Sells.



Melroy Rodrigues

Assistant Dealer - Equity
PGIM India Asset Management
Pvt. Ltd.

Melroy Rodrigues is an Assistant Dealer – Equity at PGIM India Asset Management Pvt. Ltd. He has over 6 years of work experience in Research & Dealing. Melroy has done his MBA and MMS (Finance).

In his last assignment, Melroy has worked at BP Wealth Private Limited as Research Associate

Our Fixed Income Investment Team



Bhupesh Kalyani

Fund Manager – Fixed Income
PGIM India Asset Management
Pvt. Ltd.

Bhupesh Kalyani is a Fund Manager – Fixed Income at PGIM India Asset Management Pvt. Ltd. He has over 18 years of experience in fund management of fixed income securities. Bhupesh has done his ACA and is a Grad CWA

In his last assignment, Bhupesh has worked as Debt Fund Manager at IDBI Mutual Fund. Prior to that, he has worked as Debt Fund Manager at Star Union Dai-ichi Life Insurance. He has also worked as Debt Fund Manager at Tata Mutual Fund.



Sandeep Devan

Dealer – Fixed Income
PGIM India Asset Management
Pvt. Ltd.

Sandeep Devan is a Dealer-Fixed Income at PGIM India Asset Management Pvt. Ltd. He has over 13 years of experience in Investment and Banking Operations. Sandeep has done his B.Com

In his last assignment, Sandeep has worked at Kotak Asset Management India Private Limited in Investment Operations. Prior to that he was at DWS Asset Management India Private Limited in Investment and Banking Operations. He has also worked at B&K Securities in their Institutional Equity Sales team and Deloitte Haskins and Sells in their audit team.



Aditi Gupta

Credit Analyst
PGIM India Asset Management
Pvt. Ltd.

Aditi Gupta is a Credit Analyst at PGIM India Asset Management Pvt. Ltd. She has over 4 years of work experience. Aditi has done her BMS, MMS (Finance)

In her last assignment, Aditi has worked in the Credit Ratings Team (BFSI Sector) at CARE Ratings.

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 – VERY 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 very high risk

PGIM INDIA FLEXI CAP FUND

**(Earlier known as PGIM India Diversified Equity Fund)
Flexi Cap Fund - An open ended dynamic 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 – VERY 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 very 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 – VERY 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 very high risk

PGIM INDIA SMALL CAP FUND

An open-ended equity scheme predominantly investing in small cap stocks

This product is suitable for investors who are seeking*:

- Capital appreciation over a long period of time.
- Investment in equity and equity related instruments of small cap companies.
- Degree of risk – VERY 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 very high risk

PGIM INDIA ELSS TAX SAVER FUND

(Earlier known as 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 – VERY 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 very 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 – VERY 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 very high risk

PGIM INDIA EMERGING MARKETS EQUITY FUND

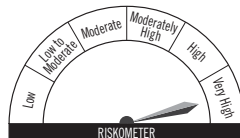
(Earlier known as PGIM India Euro Equity Fund)

An open ended equity fund of fund scheme investing in PGIM Jennison Emerging Markets Equity 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 – VERY 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 very high risk

PGIM INDIA GLOBAL EQUITY OPPORTUNITIES FUND

An open ended equity 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 – VERY 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 very high risk

PGIM INDIA GLOBAL SELECT REAL ESTATE SECURITIES FUND OF FUND

An open-ended equity fund of fund scheme investing in PGIM Global Select Real Estate Securities Fund

This product is suitable for investors who are seeking*:

- Capital appreciation over a longer term
- Investment in units of overseas mutual funds that invest in equity and equity related securities of real estate companies located throughout the world.
- Degree of risk – VERY 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 very 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 – 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 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 – LOW TO 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 low to moderate risk

PGIM INDIA BALANCED ADVANTAGE FUND

An open ended debt scheme investing in overnight securities

This product is suitable for investors who are seeking*:

- Capital appreciation over a long period of time
- Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.
- Degree of risk – VERY 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 very high risk

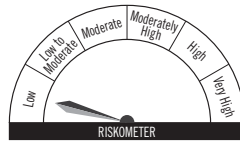
PGIM INDIA OVERNIGHT FUND

An open ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk scheme.

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 LIQUID FUND

(Earlier known as PGIM India Insta Cash Fund)
An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk 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 TO 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 low to moderate risk

PGIM INDIA ULTRA SHORT DURATION FUND

(Earlier known as 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.
A relatively low interest rate risk and moderate credit risk scheme.

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 – LOW TO 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 low to moderate risk

PGIM INDIA MONEY MARKET FUND

An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.

This product is suitable for investors who are seeking*:

- Regular income for short term
- Investments in Money Market instruments
- Degree of risk – LOW TO 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 low to moderate 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. A relatively low interest rate risk and moderate credit risk scheme.

(The scheme has 1 segregated portfolio which was created under PGIM India Credit Risk Fund. Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022)

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 – LOW TO 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 low to moderate risk

PGIM INDIA SHORT DURATION FUND

(Earlier known as 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. A moderate interest rate risk and moderate credit risk scheme.

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 – LOW TO 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 low to 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. A relatively high interest rate risk and moderate credit risk scheme.

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 – LOW TO 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 low to moderate risk

PGIM INDIA DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.

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 CORPORATE BOND FUND

(Earlier known as PGIM India Premier Bond Fund)

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme.

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 – LOW TO 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 low to moderate risk

PGIM INDIA GILT FUND

An open ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.

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 September 30, 2022 (Rs in Crores): Income: 903.34, Equity Other than ELSS: 14,565.18, Balanced: 0.00, Liquid: 769.92, Gilt: 146.89, Equity ELSS: 416.66, Hybrid: 2,069.75, GOLD ETF: 0.00, Other ETF: 0.00, Fund of Fund Investing Overseas: 1,508.99, Total: 20,380.72; **Average AUM for the month:** Income: 895.96, Equity Other than ELSS: 14,503.21, Balanced: 0.00, Liquid: 848.30, Gilt: 140.49, Equity ELSS: 411.46, Hybrid: 1,998.58, GOLD ETF: 0.00, Other ETF: 0.00, Fund of Fund Investing Overseas: 1,429.74, Total: 20,227.74; **Disclosure of percentage of AUM by geography: % of Total AUM as on September 30, 2022:** Top 5 cities: 55.99%, Next 10 cities: 18.78%, Next 20 cities: 7.14%, Next 75 cities: 7.07%, Other: 11.03%, Total: 100.00%; **Disclosure of AUM by Service Category: AUM as on September 30, 2022 (Rs. in Crores):** Mutual Funds: 20,228, PMS: 133, Advisory: 2,431, Total: 22,792.

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