

PGIM India Perks Employer Common Application Form



PGIM
India Mutual Fund

(To be used / distributed with Key Information Memorandum)

Investors must read the Key Information Memorandum, the instructions and Product Labeling on cover page before completing this Form.

Application No. _____

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

1. DISTRIBUTOR INFORMATION

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

**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 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)

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. 8

3. APPLICANT'S DETAILS (Employer)

Mandatory

Name# _____

Date of Incorporation# _____

PAN# _____ CKYC / KIN _____

Status: (Mandatory, please ✓)
 Partnership Trust HUF AOP BOI
 Company FIs PIO Body Corporate Society/Club Sole Proprietorship
 Non Profit Organisation Financial Institution NBFC 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 DDMMYYYY (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 status applicable for Authorised Signatory, Promoter, Karta, Trustee, Whole time Directors.)

For Non-Individuals [Please ✓] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form)
 (i) Foreign Exchange / Money Changer Services 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.
 (ii) Gaming / Gambling / Lottery / Casino Services Yes No
 (iii) Money Lending / Pawning Yes No

4. DETAILS OF CONTACT PERSON

Mandatory

Name of Contact Person _____ Gender# (please ✓) Male Female

Phone (Off.) _____ Mobile No.# _____

Email ID _____

Contact Information Correspondence Address Of Applicant (P.O. Box Address is not sufficient)

 _____ City _____

Pincode (Mandatory) _____ State _____ Country _____

Phone (Off.) _____ Fax No. _____

Email ID _____

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No. _____

Name _____ PAN _____

An Application for scheme **PGIM INDIA** Amount ₹ _____

Along with Cheque / DD No. / UTR No. _____ Dated DDMMYYYY

Drawn on (Bank) _____ Bank/Branch/City _____

Signature, Stamp & Date _____

5. BANK ACCOUNT DETAILS (Mandatory) (If left blank application will be rejected) Mention your core banking account number (if applicable). Please check with your bank, if you do not have the same.

Account No.																Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Others	
Name of Bank Account Holder																						
Name of the Bank												Branch										
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.								

Mandatory to submit a cancelled cheque leaf of the bank account mentioned here.

6. INVESTMENT / PAYMENT DETAILS

Scheme Name :																
Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Reinvestment of IDCW**					IDCW** Frequency							(**Refer Instruction No. 10)				
Cheque / DD Amount ₹					DD Charges ₹					Investment Amount ₹						
Mode of Payment (✓)		<input type="checkbox"/> Cheque		<input type="checkbox"/> Demand Draft#		<input type="checkbox"/> Fund Transfer		Drawn on		Bank Name						
Branch & City					Instrument No.					Dated D D M M Y Y Y Y						
Name of the Bank A/c holder																

Scheme Name :																
Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Reinvestment of IDCW**					IDCW** Frequency							(**Refer Instruction No. 10)				
Cheque / DD Amount ₹					DD Charges ₹					Investment Amount ₹						
Mode of Payment (✓)		<input type="checkbox"/> Cheque		<input type="checkbox"/> Demand Draft#		<input type="checkbox"/> Fund Transfer		Drawn on		Bank Name						
Branch & City					Instrument No.					Dated D D M M Y Y Y Y						
Name of the Bank A/c holder																

Scheme Name :																
Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Reinvestment of IDCW**					IDCW** Frequency							(**Refer Instruction No. 10)				
Cheque / DD Amount ₹					DD Charges ₹					Investment Amount ₹						
Mode of Payment (✓)		<input type="checkbox"/> Cheque		<input type="checkbox"/> Demand Draft#		<input type="checkbox"/> Fund Transfer		Drawn on		Bank Name						
Branch & City					Instrument No.					Dated D D M M Y Y Y Y						
Name of the Bank A/c holder																

Scheme Name :																
Option: <input type="checkbox"/> Growth* <input type="checkbox"/> Reinvestment of IDCW**					IDCW** Frequency							(**Refer Instruction No. 10)				
Cheque / DD Amount ₹					DD Charges ₹					Investment Amount ₹						
Mode of Payment (✓)		<input type="checkbox"/> Cheque		<input type="checkbox"/> Demand Draft#		<input type="checkbox"/> Fund Transfer		Drawn on		Bank Name						
Branch & City					Instrument No.					Dated D D M M Y Y Y Y						
Name of the Bank A/c holder																

Bankers Certificate is must (refer instruction no. 6B)

*Default

Third party cheque / transfer will not be accepted for investment

EMPLOYEES' ALLOCATION DETAILS :	<input type="checkbox"/> As per annexure enclosed	<input type="checkbox"/> Annexure shall be submitted at a later date	Refer Instruction No. 6C
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7. DECLARATION AND SIGNATURES (Mandatory - Application without signature(s) will be rejected)

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 overleaf. I / We, hereby apply to the Trustee 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 that I/We am 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 applicable laws 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 fulfilling 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 have read and understood the terms and conditions of PERKS facility and shall unequivocally be bound by it. 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.

Signature(s)	<div style="border: 1px solid black; width: 200px; height: 30px; margin: 5px;"></div> 1 st Applicant Signature / Guardian Signature	<div style="border: 1px solid black; width: 200px; height: 30px; margin: 5px;"></div> 2 nd Applicant Signature	<div style="border: 1px solid black; width: 200px; height: 30px; margin: 5px;"></div> 3 rd Applicant Signature
Date	D D M M Y Y Y Y		Place

PGIM INDIA PERKS

- a. PGIM India PERKS is an investment facility from PGIM India Mutual Fund designed especially for Organizations / Entrepreneurs / Employers looking to invest the variable compensation of its employees.
- b. "PERKS" is only the name of the investment facility which is aimed at aiding employers to retain talent by offering employees a structured variable plan that matures at the end of a pre-determined period called "vesting period".
- c. The investments shall be made and held in the name of employer, i.e. the folio will be opened in the name of the employer and the investment will be made in the employer's name in the scheme(s) chosen. The legal ownership remains with the employer until vesting and the employees will have no legal rights over the allocation made by the employer in favour of the employees. This facility is not available for units held in dematerialized form.
- d. Vesting of units to the Employees on completion of the vesting period would be at the discretion of the Employer.
- e. The facility allows for ample flexibility to the Employer without losing sight of the objectives of employee retention. The facility offers Employers all the benefits similar to that of a Mutual Fund investment like - transparency, tax efficiency, regular account update, customer service help desk etc.

GENERAL GUIDELINES FOR PGIM INDIA PERKS EMPLOYER COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the Schemes carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. Please strike off sections that are not applicable.
- d. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- e. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- f. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- g. 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."
- h. 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).
- i. 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.
- j. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- k. FATCA Declaration: Non-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
- l. 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.
- m. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- n. Please strike off sections that are not applicable.

INSTRUCTIONS FOR PGIM INDIA PERKS EMPLOYER COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the 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 / Trigger STP / IDCW Transfer Plan and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP / STP Triggers, IDCW Reinvestments, Units, Redemption, SWP Registration, Zero Balance Folio creation and installments under IDCW 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. 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 Mutual Fund investor.

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 choose to charge one investor and choose not to charge another investor.

3. EMPLOYER'S INFORMATION

To apply for the PERKS program, the Employer has to fill and submit the PGIM India PERKS Employer Application Form along with relevant documents (as per the existing documentation requirements of corporate applicants), Board Resolution and Investment cheque / Electronic Transfer instruction. If the Employer is a non-individual entity, then the resolution must authorize the employer and its authorised signatories to apply for or avail this facility and to redeem the investment from the employer folio (upon vesting) and reinvest the proceeds in the name of the employee.

- iii. Please indicate the tax status of the Employer at the time of investment. The abbreviations used in this section are: FII - Foreign Institutional Investor, NGO - Non Government Organization, AOP - Association of Persons, BOI - Body of Individuals.

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. NRI residing in Cuba, Iran, Myanmar, North Korea, Sudan and Syria

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.pgimindiaf.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 self certified 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.pgimindiaf.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).

INSTRUCTIONS FOR PGIM INDIA PERKS EMPLOYER COMMON APPLICATION FORM (Contd.)

g. Contact Information

- 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).
- 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.
- Overseas address is mandatory for NRI/FII investors.

4. DETAILS OF CONTACT PERSON

It is mandatory to provide the name, contact number(s) and email ID of the contact person of the Employer.

In case of any change in these details, please notify the AMC of the change within 7 business days.

5. BANK DETAILS

Please furnish complete Bank Account Details of the Employer. This is a mandatory requirement and application not having bank account details shall be rejected. Bank details as provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds.

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.

Please attach a cancelled cheque leaf (or copy thereof) if your investment instrument is not from the same bank account mentioned in the Application form.

PGIM India Mutual Fund will endeavour to remit the redemption proceeds through electronic mode, wherever sufficient bank account details of the unitholder are available.

6. A. INVESTMENT 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.

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 Ultra Short Term 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.

Investments in this facility can be done under the Growth & IDCW Reinvestment Option only. The minimum investment amount to avail this facility is Rs 2 Lakhs. All the schemes of PGIM India Mutual Fund (as amended from time to time) are available under this facility.

Please indicate the Scheme(s) in which you wish to invest. In case the space provided in the Application form for the Scheme details does not suffice, please mention the scheme details on the letterhead of your company and submit it along with the Application Form. This document must be duly signed as per the list of signatories and Board Resolution.

6. B. PAYMENT DETAILS

Payment by Prefunded Instrument:

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.

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 Employer should be the account holder to the bank account number mentioned on the transfer Instruction copy.

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.

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 ULTRA SHORT TERM FUND and crossed "Account Payee only".

6. C. EMPLOYEES' DETAILS

Please furnish a list of employees chosen for this facility along with their individual amount & scheme allocation, vesting date, vesting percentage in the prescribed format. Both, the soft copy and the hard copy of this annexure must be submitted at the time of investment or at least 30 business days prior to the vesting date.

It is mandatory to provide the employee's name(s) in the same manner in which it appears in their Income Tax PAN card. Each employee should fill and submit a separate PGIM INDIA PERKS Employee Common Application Form along with a photo copy of the PAN card. It is mandatory for every employee to be KYC compliant. For more details, please refer the terms and conditions.

7. DECLARATION AND SIGNATURES

All signatures should be hand written in English or any Indian language.

A list of authorised signatories should be submitted along with Application form. In case of any change in the authorised signatory list, the AMC must be notified within 7 business days. If the Employer is a nonindividual entity, then the resolution must authorize the employer and its authorised signatories to apply for or avail this facility and to redeem the investment from the employer folio (upon vesting) and reinvest the proceeds in the name of the employee.

8. 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.pgimindiampf.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.

9. 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 IDCW reinvestment) to the unitholders would be reduced to that extent.

Availing of PGIM INDIA PERKS facility shall be subject to the following terms and conditions:-

- "Terms and Conditions" means the terms and conditions set out herewith subject to which this PERKS Program shall be used/ availed by the Employer/ Investor(s) and shall include all modifications and supplements made by PGIM India Asset Management Private Limited thereto from time to time. The Employer/ Investor shall at all times be bound by any modifications and/or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.
 - "PERKS" is only the name of the investment facility which is aimed at aiding employers to retain talent by offering employees a structured variable plan that matures at the end of a pre-determined period called "vesting period".
 - The investments shall be made and held in the name of employer, i.e. the folio will be opened in the name of the employer and the investment will be made in the employer's name in the scheme(s) chosen. The legal ownership remains with the employer until vesting and the employees will have no legal rights over the allocation made by the employer in favour of the employees. This facility is not available for units held in dematerialized form.
 - To apply for the PERKS program, the Employer has to fill and submit the PGIM India PERKS Employer Application Form along with relevant documents (as per the existing documentation requirements of corporate applicants), Board Resolution and Investment cheque / Electronic Transfer instruction. If the Employer is a non-individual entity, then the resolution must authorize the employer and its authorised signatories to apply for or avail this facility and to redeem the investment from the employer folio (upon vesting) and reinvest the proceeds in the name of the employee.
 - It is mandatory for every employer and the employee to be KYC compliant for the vesting to take place. Further, if any employee is not KYC compliant as on the date of vesting, the vesting will not be carried out for the said employee and the amount shall continue to remain invested in the Employer/ Investor's folio.
 - The redemption of units from the Employer/Investor's folio shall be subject to exit load, as applicable from time to time.
 - The Employer/ Investor(s) have the option to vest a part of or the full investment amount on the vesting date. The options available for vesting are:
 - Vesting of Units to Employee's Folio in the scheme(s) selected at the time of initial investment. OR
 - Continue the investment without vesting.
- A prescribed transaction form indicating the vesting option along with the employee allocation annexure should be provided to the AMC by the Employer/Investor at least 30 business days prior to the vesting date.
- It shall be the responsibility of the Employer/Investor(s) to deduct and deposit any tax including income tax payable for the amount vested in the name of the particular employee and if the employer/investor informs the AMC about the tax liability of the employees (at least 5 business days prior to the vesting date), the AMC shall assist the Employer/Investor(s) to do the vesting (net of taxes), as intimated. i.e. on vesting, based on the confirmation from the Employer/Investor(s), the AMC will redeem the employees' allocation from the Employer/Investor's folio and:-
 - retain the amount of taxes under the Employer/Investor's folio or remit to the Employer/ Investor an amount equivalent to the tax liability of the employees on account of this investment and (ii) re-invest the balance amount in the name of the respective employees.

TERMS AND CONDITIONS FOR PGIM INDIA PERKS EMPLOYER COMMON APPLICATION FORM

- i) The Employer/Investor(s) and the employee(s) shall submit a prescribed "Third Party Declaration Form" confirming the relationship of the Third Party ("Employer") with the beneficiary ("Employee") and the third party payment by the Employer /Investor on behalf of the Employee for the subscriptions processed on the vesting date. In case the Employer does not submit the vesting request along with necessary documents including the third party declaration forms by the vesting date, units will not be vested and will continue to remain invested in the Employer/Investor's folio.
- j) If the Employer/Investor(s) opts to redeem partially before the actual vesting period & receive the redemption proceeds, then the Employer/Investor must submit Redemption request along with the names of employees against whose allocation the redemption units / amount should be adjusted.
- k) If any Employee leaves the Employer/ Investor before the completion of the vesting period, the employer can opt to do any of the following:
- i. The units allocated to the departing employee can be vested in his or her favor or, ii. The allocation belonging to the departing employee can be reallocated to other employees in the percentage confirmed by the employer or, iii. The Employer/ Investor can continue with the investment without vesting/reallocation.
- In case of any of the above, the employer / investor must submit a prescribed transaction form to the AMC clearly stating the intent and provide the mandatory details to enable the AMC to process the request.
- l) The AMC will provide the Employer/ Investor on a periodical basis with an account statement and the employee allocation annexure, only to the registered email id of the contact person (employer), which will reflect all the transactions done by the Employer/Investor during the corresponding period and the Employee Allocation details. The Employer/Investor shall check the account statement and the Employee Allocation annexure carefully. If the Employer/Investor believes that there has been a mistake in any transaction using the Facility, or that unauthorized transaction has been effected, the Employer/Investor shall notify the AMC immediately. If the Employer/Investor defaults in intimating the discrepancies in the statement within a period of 15 business days of receipt of the statements/ allocation details, then Employer/Investor waives all his rights to raise any objection against the AMC at a later date, unless the discrepancy /error is apparent on the face of it.
- m) The Employer/Investor(s) agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time without prior notice. The Employer/Investor(s) shall not assign any right or interest or delegate any obligation arising herein.

- n) The Employer/Investor(s) agrees and confirms that nothing in this arrangement or facility shall render the AMC a partner, agent or representative of the Employer/Investor(s) and that the Employer/Investor(s) shall not make any representations to its employees or to any third party or give any warranties which may require the AMC to undertake or be liable for, whether directly, or indirectly, any obligation and/or responsibility to the employees of the Employer/Investor(s) or any third party.
- o) The Employer/Investor(s) agrees and acknowledges that the AMC will not be liable to provide any report or confirmation including the employee allocation or any periodical report in this regard to the employees. All the communication from the AMC regarding the services available under this Facility shall be addressed only to the Employer/Investor(s).
- p) The Employer/Investor/s agrees that use of the Facility will be deemed acceptance of the Terms and Conditions and the Investor(s) will unequivocally be bound by it.

10. RENAMING OF DIVIDEND OPTIONS:

Investors are requested to note that pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, the 'Dividend options' under all the existing schemes of PGIM India Mutual Fund ('the Mutual Fund') shall be renamed as follows with effect from April 1, 2021.

Option/facility	Name
Dividend Payout	Payout of Income Distribution cum Capital Withdrawal option (IDCW)
Dividend Re-investment	Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW)
Dividend Transfer/Sweep Plan	Transfer of Income Distribution cum Capital Withdrawal plan (IDCW)

Investors are requested to note that the above changes are changes in the disclosure requirements. There is no change in the current manner of calculation and distribution of dividend. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.