

Equity Schemes — Ready Reckoner

(Data of Select Funds as on 31st July, 2021)



Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
PGIM India Large Cap Fund (Benchmark: Nifty 50 TR Index)							
Industrials	4.71	Consumer Staples	4.86	Axis Bank Ltd	2.85	Reliance Industries Ltd	3.94
Consumer Discretionary	2.09	Energy	4.02	Tata Motors Ltd-A-DVR	2.84	Hindustan Unilever Ltd	3.05
Financials	1.88	Information Technology	1.45	Jubilant Foodworks Ltd	2.39	ITC Ltd	2.62
				Muthoot Finance Ltd	2.25	State Bank Of India	2.42
				PI Industries Ltd	2.00	Bajaj Finance Ltd	2.42
PGIM India Hybrid Equity Fund* (Benchmark: CRISIL Hybrid 35+65 - Aggressive Index)							
Materials	12.29	Energy	9.18	City Union Bank Ltd	3.69	Reliance Industries Ltd	7.25
Industrials	11.00	Information Technology	7.80	Sagar Cements Ltd	3.04	Housing Development Finance	4.85
Real Estate	3.12	Consumer Staples	6.55	Timken India Ltd	2.57	Infosys Ltd	4.52
				Indiamart Intermesh Ltd	2.28	ICICI Bank Ltd	2.99
				Bayer Cropscience Ltd	2.22	Hindustan Unilever Ltd	2.30
PGIM India Midcap Opportunities Fund (Benchmark: Nifty Midcap 100 TR Index)							
Information Technology	5.97	Financials	9.31	Max Healthcare Institute Ltd	4.74	Shriram Transport Finance	2.27
Industrials	5.08	Utilities	6.75	Muthoot Finance Ltd	3.92	AU Small Finance Bank Ltd	2.17
Health Care	3.39	Communication Services	2.53	Coforge Limited	3.40	SRF Ltd	2.05
				Sanofi India Ltd	2.95	Laurus Labs Ltd	2.04
				Jubilant Foodworks Ltd	2.78	Adani Total Gas Ltd	2.00
PGIM India Long Term Equity Fund (Benchmark: S&P BSE 200 TR Index)							
Industrials	4.77	Materials	4.18	Praj Industries Ltd	3.29	Reliance Industries Ltd	3.28
Health Care	4.29	Financials	3.35	State Bank Of India	3.17	Axis Bank Ltd	2.06
Communication Services	1.72	Consumer Staples	3.29	Larsen & Toubro Ltd	3.07	Bajaj Finance Ltd	1.82
				ICICI Bank Ltd	2.98	Asian Paints Ltd	1.47
				Bharti Airtel Ltd	2.89	Housing Development Finance	1.31
PGIM India Flexi Cap Fund (Benchmark: Nifty 500 TR Index)							
Health Care	9.01	Financials	14.37	Coforge Limited	3.52	Reliance Industries Ltd	6.35
Materials	5.75	Energy	8.16	Krishna Institute Of Medical	3.03	HDFC Bank Limited	4.74
Industrials	4.64	Consumer Staples	5.97	Alkem Laboratories Ltd	2.72	Housing Development Finance	4.25
				Ultratech Cement Ltd	2.54	Kotak Mahindra Bank Ltd	2.34
				Gujarat Gas Ltd	2.43	Hindustan Unilever Ltd	2.01
PGIM India Balanced Advantage Fund** (Benchmark: CRISIL Hybrid 50+50 Moderate Index)							
Health Care	13.97	Financials	15.85	Max Healthcare Institute Ltd	4.91	HDFC Bank Limited	9.11
Industrials	11.20	Consumer Staples	7.85	Coforge Limited	4.46	Housing Development Finance	6.44
Information Technology	2.98	Energy	7.40	ICICI Lombard General Insura	4.23	Reliance Industries Ltd	5.35
				Max Financial Services Ltd	3.93	Kotak Mahindra Bank Ltd	3.55
				Alkem Laboratories Ltd	3.63	Hindustan Unilever Ltd	3.05
PGIM India Equity Savings Fund (Benchmark: 70% of the NIFTY 50 Arbitrage TR Index and 30% of the NIFTY 50 TR Index)							
Materials	16.74	Financials	18.71	Bharat Forge Ltd	3.53	Reliance Industries Ltd	7.10
Industrials	12.25	Information Technology	9.83	Sagar Cements Ltd	3.50	Housing Development Finance	6.44
Utilities	5.81	Energy	9.15	Atul Ltd	3.29	HDFC Bank Limited	6.31
				Muthoot Finance Ltd	3.05	Infosys Ltd	6.10
				PI Industries Ltd	2.68	ICICI Bank Ltd	4.01

The above weights are in comparison to the benchmark.

*The data pertains to only the unhedged equity allocation of the portfolio (67.15% of the total portfolio as on July 31, 2021) and compared to the data of the BSE 200. The BSE 200 constitutes 65% of the benchmark for the scheme - the CRISIL Hybrid 35+65 - Aggressive Index.

**The data pertains to only the unhedged equity allocation of the portfolio (30.44% of the total portfolio as on July 31, 2021) and compared to the data of the Nifty 50. The Nifty 50 constitutes 50% of the benchmark for the scheme - the CRISIL Hybrid 50+50 Moderate Index.

Portfolio Metrics

	PGIM India Large Cap Fund			PGIM India Hybrid Equity Fund*			PGIM India Midcap Opportunities Fund			PGIM India Long Term Equity Fund			PGIM India Flexi Cap Fund			PGIM India Balanced Advantage Fund**			PGIM India Equity Savings Fund		
	Portfolio	Nifty 50 TR Index	Peer Group	Portfolio	BSE 200	Peer Group	Portfolio	Nifty Midcap 100 TR Index	Peer Group	Portfolio	S&P BSE 200 TR Index	Peer Group	Portfolio	Nifty 500 TR Index	Peer Group	Portfolio	Nifty 50	Peer Group	Portfolio	70% of the NIFTY 50 Arbitrage TR Index and 30% of the NIFTY 50 TR Index	Peer Group
Return Ratio - %																					
Return on Equity	17.1%	12.3%	15.3%	16.5%	11.9%	13.9%	13.6%	7.7%	16.3%	13.7%	11.9%	13.7%	17.1%	11.8%	14.2%	15.7%	12.3%	13.8%	17.8%	12.7%	13.1%
Leverage Ratio																					
Debt / Equity (ex-financials)	41.7%	40.4%	98.6%	30.1%	137.4%	61.9%	34.3%	56.6%	58.2%	44.7%	137.4%	45.1%	25.6%	67.0%	263.4%	28.6%	40.4%	79.4%	41.4%	40.9%	146.0%
Valuation Multiple																					
FY 23 E Price / Earning Ratio	19.4	19.7	19.7	20.6	19.8	18.3	23.4	18.2	21.3	15.6	19.8	21.2	21.1	19.8	17.6	24.1	19.7	14.4	22.5	19.7	17.3

Portfolio Composition

	PGIM India Large Cap Fund			PGIM India Hybrid Equity Fund*			PGIM India Midcap Opportunities Fund			PGIM India Long Term Equity Fund			PGIM India Flexi Cap Fund			PGIM India Balanced Advantage Fund**			PGIM India Equity Savings Fund		
	Portfolio	Nifty 50 TR Index	Peer Group	Portfolio	BSE 200	Peer Group	Portfolio	Nifty Midcap 100 TR Index	Peer Group	Portfolio	S&P BSE 200 TR Index	Peer Group	Portfolio	Nifty 500 TR Index	Peer Group	Portfolio	Nifty 50	Peer Group	Portfolio	70% of the NIFTY 50 Arbitrage TR Index and 30% of the NIFTY 50 TR Index	Peer Group
Number of stocks	45	50	57	54	201	53	47	100	65	32	200	50	46	500	50	41	50	88	49	50	53
Overlap with	—	53.7%	46.9%	—	19.9%	22.0%	—	32.3%	24.00%	—	46.2%	35.3%	—	24.0%	26.1%	—	35.4%	36.0%	—	19.7%	20.2%
Large Cap (1st-100th stock)	80.7%	100%	85.5%	34.9%	86.6%	71.2%	10.2%	7.1%	14.6%	74.4%	86.6%	67.0%	43.2%	77.1%	69.7%	55.0%	100.0%	73.7%	33.3%	100.0%	87.0%
Mid Cap (101st-250th stock)	12.2%	0.0%	8.2%	37.2%	13.4%	17.3%	66.7%	89.6%	64.7%	9.1%	13.4%	18.7%	27.8%	15.2%	20.2%	35.8%	0.0%	14.6%	38.1%	0.0%	6.0%
Small Cap (251st stock onwards)	5.5%	0.0%	1.2%	27.9%	0.0%	8.6%	17.5%	2.8%	14.6%	15.1%	0.0%	9.9%	21.4%	7.6%	6.8%	9.1%	0.0%	8.2%	28.6%	0.0%	4.1%
Cash	1.6%	0.0%	2.1%	0.0%	0.0%	0.0%	4.5%	0.0%	3.0%	1.4%	0.0%	1.3%	6.9%	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Market Cap yet to be classified by AMFI	0.0%	0.0%	3.0%	0.0%	0.1%	2.8%	1.1%	0.48%	3.1%	0.0%	0.1%	2.6%	0.7%	0.1%	1.6%	0.0%	0.0%	1.3%	0.0%	0.0%	0.7%
Top 10 Holdings	54.1%	57.7%	—	31.3%	42.7%	—	36.2%	20.5%	—	49.5%	42.7%	—	32.5%	38.1%	—	47.5%	57.7%	—	39.0%	57.7%	—
Avg Market Cap - Crore	4,00,125	5,00,327	3,66,797	1,39,846	3,86,404	2,77,157	41,686	33,127	54,279	3,50,197	3,86,404	2,76,297	1,85,401	3,44,585	2,78,651	2,73,812	5,00,327	2,98,882	1,46,336	5,00,327	3,68,446




Source: Bloomberg and Internal Research

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

Riskometer

Scheme Name	This product is suitable for investors who are seeking*	
PGIM India Large Cap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Capital growth over the long term Investment predominantly in equity and equity related securities of Large Cap companies Degree of risk – VERY HIGH 	 <p>Investors understand that their principal will be at very high risk.</p>
PGIM India Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> Capital growth over the long term Investing predominantly in equity and equity related securities Degree of risk – VERY HIGH 	
PGIM India Midcap Opportunities Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> Capital appreciation over long term. To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies. Degree of risk – VERY HIGH 	
PGIM India Long Term Equity Fund (An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit)	<ul style="list-style-type: none"> 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 	
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)	<ul style="list-style-type: none"> 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 	
PGIM India Balanced Advantage Fund (An open ended dynamic asset allocation fund)	<ul style="list-style-type: none"> 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 – MODERATE 	 <p>Investors understand that their principal will be at moderate risk.</p>
PGIM India Equity Savings Fund (An Open Ended Scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> 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 – HIGH 	 <p>Investors understand that their principal will be at high risk.</p>

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

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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.