KEY INFORMATION MEMORANDUM & FORMS

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 predominantly in Central/State Government securities of various Maturities • Degree of risk – **LOW TO MODERATE**	**Scheme Riskometer#** Low to Moderate - Investors understand that their principal will be at low to moderate risk	**Benchmark Riskometer#** Benchmark riskometer is at moderate risk

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

(#For latest Risk-o-meters, investors may refer the website of the Fund viz. **www.pgimindiamf.com**)

Potential Risk Class			
Credit Risk **Interest Rate Risk**	**Relatively Low (Class A)**	**Moderate (Class B)**	**Relatively High (Class C)**
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	**A-III**		

Offer of Units at NAV based prices during Ongoing Offer

Name of the Mutual Fund PGIM India Mutual Fund 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel. +91-22-61593000 • Fax +91-22-61593100. Website : www.pgimindiamf.com	**Investment manager** PGIM India Asset Management Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.
Sponsor Prudential Financial, Inc. (U. S. A.)* 751, Broad Street Newark, New Jersey 07102 (*PFI is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom or with Prudential Assurance Company, a subsidiary of M&G plc, incorporated in the United Kingdom.)	**Custodian** Standard Chartered Bank Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.
Trustee PGIM India Trustees Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.	**Registrar** KFin Technologies Limited Unit - PGIM India Mutual Fund, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034

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

This KIM is dated October 28, 2022.

Key Scheme Features

Scheme Name	**PGIM INDIA GILT FUND**
Type of Scheme	An open ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.
Scheme Category	Gilt Fund
Scheme Code	PGIM/O/D/GIL/08/09/0010
Investment Objective	To seek to generate reasonable returns by investing in Central/State Government securities of various maturities. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.
Asset Allocation Pattern of the scheme	

Instruments	**Indicative allocations (% of total assets)**		**Risk Profile**
	Minimum	**Maximum**	
Government Securities and T Bills	80%	100%	Low
Other Debt Securities$ and money market instruments	0%	20%	Low to Medium

$ The Scheme may invest up to 20% of the net assets in securitized debt.

If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.

The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.

The scheme will not engage in scrip lending.

The Scheme may also invest in units of debt and liquid mutual fund schemes.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, August 16, 2019 and September 20, 2019 as amended from time to time.

The cumulative gross exposure through debt securities, Government Securities, money market instruments, derivative positions (including fixed income derivatives), repo transactions and credit default swaps in corporate debt securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.

In terms of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, the tentative portfolio break-up of Equity, Debt, Money Market Instruments, other permitted securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. The deviations, if any, will be rebalanced within 30 calendar days.

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above may vary depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unitholders, and meet the objective of the relevant Scheme. Such changes in the investment pattern will be for short term and defensive considerations. In accordance to the provision of SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, with effect from July 1, 2022, in case of deviation from the mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within 30 business days from the date of deviation. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times, the portfolio will adhere to the overall investment objective of the scheme

In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.

	ii. not to levy exit load, if any, on the investors exiting such scheme(s).
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to the SID for Scheme Specific Risk Factors.
Investment Strategy	The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between liquidity and profitability of the investments. The scheme shall predominantly invest in government securities which shall provide income and capital appreciation and be deemed to have no credit risk. The scheme would mainly invest in securities issued/ backed by the Government of India and the State Governments. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movements by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme may try to leverage its international resource base to understand the global economic and interest rate environment. Investment views/ decisions inter alia may be taken on the basis of the following parameters: 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities. 3. Maturity profile of the instrument 4. Liquidity of the security 5. Any other factors considered relevant in the opinion of the Fund Management team. The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in gilts carry various risks like interest rate risk, liquidity risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques. **Liquidity Support from RBI** Subject to the RBI Guidelines, PGIM India Gilt Fund (being a Scheme dedicated exclusively to investments in Government securities) may be eligible to avail on any day from RBI, liquidity support up to 20% of the outstanding value of its investments in Government securities (as at the close of business on the previous working day), under its Guidelines issued vide letter IDMC.No.2741/03.01.00/95-96 dated April 20, 1996. Liquidity support under these guidelines is available through reverse repurchase agreements in eligible Central Government dated securities and Treasury Bills of all maturities.
Plans & Options	The Scheme offers two plans viz. Regular Plan and Direct Plan. Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. Investors may please note that the Direct Plan under the Scheme 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 of mutual funds may 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 Scheme are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Scheme and has taken an informed investment decision. Please note that SID, SAI, 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 Scheme from the AMC. The following shall be the treatment of applications under “Direct” / “Regular” Plans:

Scenario	**Distributor Code (ARN Code) mentioned by the Investor**	**Plan mentioned by the Investor**	**Default Plan to be captured**
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Please refer SAI for Treatment of purchase/switch/ Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs) transactions received through distributors who are suspended temporarily or terminated permanently by AMFI. The same are as under:- 1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Besides, any unpaid commission as on the date of the suspension if any stand forfeited. In other words, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited. The above rule shall apply irrespective of whether the suspended distributor is the main ARN holder or a sub- distributor. 2. All Purchase and Switch transactions post the date of suspension, including SIPs/STPs registered prior to the date of suspension and fresh SIP / STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under Direct Plan and shall be continued under Direct Plan perpetually*, with a suitable intimation to the unitholder/s mentioning that the distributor has been suspended from doing mutual fund distribution. **Note: If the AMC receives a written request / instruction from the unitholder/s to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored.* 3. All Purchase and Switch transactions including SIP/STP transactions received through the stock exchange platforms through a distributor whose ARN is suspended shall be rejected. 4. In case where the ARN has been permanently terminated, the unitholders have the following options; a. Switch their existing investments under Regular Plan to Direct Plan (with capital gain tax implications); or b. continue their existing investments under Regular Plan under ARN to another distributor of their choice. Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW). IDCW Option has the following two facilities: i. Payout of Income Distribution cum Capital Withdrawal option (IDCW-Payout); ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment); **IDCW Frequency - Payout:** Quarterly **IDCW Frequency - Reinvestment:** Quarterly **Default Option:** Growth **Default IDCW Sub-option:** IDCW Reinvestment (It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the amount of IDCW payable under the IDCW Payout is Rs. 100/- or less, then the IDCW would be compulsorily reinvested in the same option of the Scheme. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.) All plans/options under the Scheme shall have common portfolio.
Applicable NAV (after the scheme opens for repurchase and sale)	**Subscription/Purchase Including Switch-Ins:-** a) In respect of valid application received before 3.00 p.m. on a business day and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time, the closing NAV of the day on which the funds are available for utilisation shall be applicable; b) In respect of valid application received after 3.00 p.m. on a business day and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable; c) However, irrespective of the time of receipt of valid application on a given Business day, where the funds are not available for utilisation before the cut off time on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable. For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. **Redemptions Including Switch–Outs:**

1) In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.

2) In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund, the closing NAV of the next business day shall be applicable.

Switch Transactions

Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application, and the Applicable NAV based on the cut off time for redemption shall be applied.

Minimum Application Amount/ Number of Units

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

Additional Purchase – Rs. 1000/- and in multiples of Re. 1/- thereafter.

Repurchase / Redemption Amount – Rs. 1000/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.

Benchmark

CRISIL Dynamic Gilt Index

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

Mr. Puneet Pal and Mr. Bhupesh Kalyani are managing the scheme.

Mr. Puneet Pal is managing the scheme for more than 4.5 years.

Mr. Bhupesh Kalyani is managing the scheme since September 13, 2022.

Name of the Trustee Company

PGIM India Trustees Private Limited

Performance of the Scheme as on September 30, 2022

Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)
Last 1 Year	0.73	1.80	0.34
Last 3 Years	4.70	5.72	5.41
Last 5 Years	5.53	6.37	6.01
Since Inception	6.72	__	7.43
	__	7.66	7.40

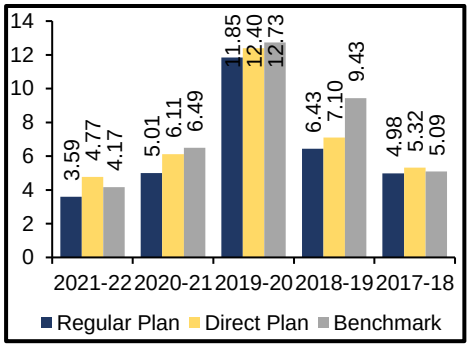
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

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

CRISIL Dynamic Gilt Index.

Inception Date: Regular Plan: October 27, 2008; Direct Plan: January 01, 2013

Absolute Returns for each Financial Year



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

Portfolio holdings of the Scheme

Portfolio (Top Ten Holding) of the Scheme as on September 30, 2022:

Issuer	% to Net Assets
Government of India	82.75
State Government of Rajasthan	0.56

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

Sector Allocation as on September 30, 2022:

	<table><tr><th>Sector</th><th>% to Net Assets</th></tr><tr><td>Sovereign</td><td>82.56</td></tr></table> The above table does not include cash and cash equivalents, fixed deposits and / or exposure in derivatives instruments, if any. **Portfolio turnover ratio of the Scheme as on September 30, 2022:** NA
Expenses of the Scheme	**Entry Load:** Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.) **Exit Load:** Nil
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: **Regular Plan:** 1.41% **Direct Plan:** 0.40%
(ii) Recurring expenses	<table><tr><th>Assets under management Slab (In Rs. crore)</th><th>Total expense ratio limits (p.a.)</th></tr><tr><td>on the first Rs.500 crores of the daily net assets</td><td>2.00%</td></tr><tr><td>on the next Rs.250 crores of the daily net assets</td><td>1.75%</td></tr><tr><td>on the next Rs.1,250 crores of the daily net assets</td><td>1.50%</td></tr><tr><td>on the next Rs.3,000 crores of the daily net assets</td><td>1.35%</td></tr><tr><td>on the next Rs.5,000 crores of the daily net assets</td><td>1.25%</td></tr><tr><td>On the next Rs.40,000 crores of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof</td></tr><tr><td>On balance of the assets</td><td>0.80%</td></tr></table>
(iii) Additional Recurring expenses	In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:- i. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. ii. Expenses not exceeding 0.30 per cent of daily net assets, if the net inflows from retail investor beyond top 30 cities (as per SEBI Regulation/ Circulars / AMFI data) are at least (i) 30 per cent of gross new inflows in the scheme or (ii)15 per cent of the average assets under management (year to date) of the scheme, whichever is higher. iii. Additional expenses not exceeding 0.05 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses; It may be noted that these expenses will not be charged in case the scheme does not charge an exit load. iv. Goods & Services Tax on investment and advisory fees. Please refer to Scheme Information Document (SID) of the Scheme for more details.
Income Distribution cum Capital Withdrawal Policy or IDCW Policy	Under the IDCW option, the Trustee will endeavor to declare IDCW subject to availability of distributable surplus calculated in accordance with the Regulations. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. It must be clearly understood that there is neither any assurance to the Unit holders that the IDCW will be paid regularly, nor any assurance as to the rate of IDCW. On payment of IDCW, the NAV of the units under IDCW option will fall to the extent of the IDCW payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.
Waiver of Load for Direct Applications	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.
Tax treatment for the Unitholders	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.
Daily NAV Publication	The NAV of the Scheme will be calculated and disclosed on all Business Days. The AMC shall update the NAVs on the website of the AMC (www.pgimindiamf.com) and of the Association of Mutual Funds in India-AMFI

	(www.amfiindia.com) before 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI by the next Business Day. If the NAVs are not available before the commencement of Business Hours on the following Business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.
For Investor Grievances please contact	**Name and Address of Registrar** **KFin Technologies Limited** Unit - PGIM India Mutual Fund, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034 **Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund** Mr. Murali Ramasubramanian, Investor Relations Officer PGIM India Asset Management Pvt. Ltd. 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: care@pgimindia.co.in
Accounts Statements	• An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. • The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number. • Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. • The asset management company shall issue units in dematerialized form to a unitholder within two working days of the receipt of request from the unitholder. • The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- i. Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; ii. CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. iii. If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS on or before fifteenth day of the succeeding month. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis on or before twenty first day of the succeeding month. iv. Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund. • Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before fifteenth day of the succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. • As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS. • Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before twenty first day of the succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical. In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request. Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 – a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. b. Further, CAS issued for the half-year (ended September/ March) shall also provide:

	i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term commission refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each schemes applicable plan (regular or direct or both) where the concerned investor has actually invested in. **Annual Financial Results:** The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.pgimindiamf.com) and Association of Mutual Funds in India (www.amfiindia.com). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. Unitholders whose email addresses are not available with the Mutual Fund will have an option of receiving a physical copy of scheme annual reports or abridged summary by post/courier. The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. Physical copies of annual report will also be available to unitholders at the registered office at all times. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com). **Monthly/Half -yearly Portfolio:** The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th & last day of each month) within 5 days of every fortnight and half yearly basis within 10 days of each half year (i.e. 31st March & 30th September) on website of Mutual Fund (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail fortnightly and half yearly statement of Scheme portfolio within 5 days from each fortnight and within 10 days from the close of each half-year, respectively. The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.pgimindiamf.com. and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.
Transaction Charges	In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 read with circular no. CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such deduction shall be as under (provided the distributor has opted in to receive the transaction charges):- • For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000/- and above; and • For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000/- and above. The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund. Distributors may choose to either option to opt-in or opt out of charging the transaction charge. In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 4 installments. However, the Transaction charges shall not be deducted if: a) The amount per purchases /subscriptions is less than Rs. 10,000/-; b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP, etc. c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). d) The Distributor has opted out for levy of transaction charges. Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.
Dispatch of Redemption Proceeds	The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.

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

<table>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
<tr><td>PGIM India Liquid Fund

(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme)</td><td>The objective of the scheme is to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations
(% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Debt and Money Market Instruments</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr>
</table></td><td>715.25</td><td>18813</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
<tr><td>PGIM India Ultra Short Duration 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)</td><td>The objective of the scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.
However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations
(% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Debt and Money Market Instruments including Government securities</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr>
</table></td><td>515.04</td><td>17543</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
<tr><td>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 one Segregated Portfolio which was created</td><td>The objective of the scheme is to seek to generate income through investment primarily in low duration debt & money market securities.

However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</td><td><table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations
(% of total assets)</th><th rowspan="2">Risk Profile</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Debt and Money Market Instruments including Government securities</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr>
</table></td><td>100.70</td><td>5191</td></tr>
</table>

under PGIM India Credit Risk Fund)				
Name & Type of the Scheme	**Investment Objective**	**Asset Allocation**	**AUM as on 30.09.2022 (Rs. in Crs.)**	**No. of folios as on 30.09.2022**
PGIM India Short Duration 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.)	The investment objective of the Scheme is to seek to generate returns with low to medium market risk for investors by investing in a portfolio of short -medium term debt and money market securities. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.	<table><tr><td rowspan="2">Instruments</td><td colspan="2">Indicative allocations (% of total assets)</td><td rowspan="2">Risk Profile**</td></tr><tr><td>Minimum</td><td>Maximum</td></tr><tr><td>Debt and Money Market Instruments including Government securities</td><td>0%</td><td>100%</td><td>Low to Medium</td></tr></table>	25.53	994
Name & Type of the Scheme	**Investment Objective**	**Asset Allocation**	**AUM as on 30.09.2022 (Rs. in Crs.)**	**No. of folios as on 30.09.2022**
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.)	The primary objective of the Scheme is to seek to generate income and capital appreciation by investing predominantly in debt instruments issued by banks, Public Sector Undertakings, Public Financial institutions and Municipal Bonds. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.	<table><tr><td rowspan="2">Instruments</td><td colspan="2">Indicative allocations (% of total assets)</td><td rowspan="2">Risk Profile</td></tr><tr><td>Minimum</td><td>Maximum</td></tr><tr><td>Money market and debt securities# issued by Banks, Public Sector Undertakings (PSU), Public Financial institutions (PFI) and Municipal Bonds</td><td>80%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>Other Debt and Money Market Securities</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr></table>	65.21	2818
Name & Type of the Scheme	**Investment Objective**	**Asset Allocation**	**AUM as on 30.09.2022 (Rs. in Crs.)**	**No. of folios as on 30.09.2022**
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.)	The objective of the Scheme is to seek to generate returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	<table><tr><td rowspan="2">Instruments</td><td colspan="2">Indicative allocations (% of total assets)</td><td rowspan="2">Risk Profile</td></tr><tr><td>Minimum</td><td>Maximum</td></tr><tr><td>Money market instruments & Debt Securities</td><td>0%</td><td>100%</td><td>Medium</td></tr></table>	134.68	2618

<table>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
<tr><td>PGIM India Corporate 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.)</td><td>The investment objective of the Scheme is to seek to generate income and capital appreciation by predominantly investing in AA+ and above rated corporate bonds.
However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations
(% of total assets)</th><th rowspan="2">Risk Profile**</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Corporate Debt instruments (AA+ and above rated)</td><td>80%</td><td>100%</td><td>Low to Medium</td></tr>
<tr><td>Other debt (including Government securities) and Money Market Instruments</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr>
</table></td><td>54.81</td><td>1349</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
<tr><td>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.)</td><td>To seek to generate reasonable returns by investing in Central/State Government securities of various maturities.

However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns</td><td><table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations
(% of total assets)</th><th rowspan="2">Risk Profile**</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Government Securities and T Bills</td><td>80%</td><td>100%</td><td>Low</td></tr>
<tr><td>Other Debt Securities and money market instruments</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr>
</table></td><td>140.49</td><td>852</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
<tr><td>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.)</td><td>The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td><td><table>
<tr><th>Asset Class</th><th>Indicative Allocations (% of Total Assets)</th><th>Risk Profile</th></tr>
<tr><td>Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments with maturity on or before the next business day.</td><td>0% to 100%</td><td>Low</td></tr>
</table></td><td>83.73</td><td>3108</td></tr>
<tr><th>Name & Type of the Scheme</th><th>Investment Objective</th><th>Asset Allocation</th><th>AUM as on 30.09.2022 (Rs. in Crs.)</th><th>No. of folios as on 30.09.2022</th></tr>
</table>

<table>
<tr>
<td>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.)</td>
<td>The Scheme seeks to deliver reasonable market related returns through investments in Money Market instruments.
However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</td>
<td>
<table>
<tr><th>Asset Class</th><th>Indicative Allocations
(% of Total Assets)</th><th>Risk Profile</th></tr>
<tr><td>Money Market instruments</td><td>0% to 100%</td><td>Low</td></tr>
</table>
</td>
<td>49.33</td>
<td>2504</td>
</tr>
</table>

For detailed of asset allocation of the aforesaid schemes you may refer its Scheme Information Documents available on www.pgimindiamf.com

COMMON APPLICATION FORM

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

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

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

PGIM India Mutual Fund

Application No.

Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021 on Potential Risk Class (PRC) Matrix for debt schemes based on Interest Rate Risk and Credit Risk, PGIM India Asset Management Private Limited has positioned its debt schemes in terms of PRC matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme). Accordingly, the debt schemes of PGIM India Mutual Fund are positioned in PRC matrix as follows:

Potential Risk Class

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I • PGIM India Overnight Fund	B-I • PGIM India Liquid Fund • PGIM India Ultra Short Duration Fund • PGIM India Low Duration Fund (No. of Segregated Portfolio 1)* • PGIM India Money Market Fund	C-I NIL
Moderate (Class II)	A-II NIL	B-II • PGIM India Short Duration Fund	C-II NIL
Relatively High (Class III)	A-III • PGIM India Gilt Fund • PGIM India Dynamic Bond Fund	B-III • PGIM India Corporate Bond Fund • PGIM India Banking and PSU Debt Fund	C-III Nil

Sr. No.	Name of the Scheme	Type of the Scheme
1	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.
2	PGIM India Liquid Fund	An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme.
3	PGIM India Ultra Short Duration 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.
4	PGIM India Low Duration Fund (No. of Segregated Portfolio 1)*	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.
5	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.
6	PGIM India Short Duration 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.
7	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.
8	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.
9	PGIM India Corporate 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.
10	PGIM India Banking & 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.

***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**

1. DISTRIBUTOR INFORMATION

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

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

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

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

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

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

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

3. EXISTING FOLIO NUMBER

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

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

4. MODE OF HOLDING

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

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

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

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No.

Name		PAN	
An Application for scheme	**PGIM INDIA**		
Along with Cheque / DD No. / UTR No.		Dated	D D M M Y Y Y Y
Drawn on (Bank)		Amount ₹	

Signature, Stamp & Date

V2 March 2022

6. SOLE / FIRST APPLICANT'S DETAILS

Mandatory

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

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

PAN# | CKYC / KIN

Legal Entity Identification* | *Applicable for Non-Individuals only

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

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

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

City

Pincode (Mandatory) | State | Country

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

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

Mobile No.# | Email ID#

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

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

City

State | Country | Zip Code#

All fields are Mandatory

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

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

Gross Annual Income:
☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)

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

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

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

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

SECOND APPLICANT'S DETAILS

Mandatory

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

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

PAN# | CKYC / KIN

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

Phone (Res) | Email ID

All fields are Mandatory

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

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

Gross Annual Income:
☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)

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

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

THIRD APPLICANT'S DETAILS

Mandatory

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

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

PAN# | CKYC / KIN

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

Phone (Res) | Email ID

All fields are Mandatory

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

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

Gross Annual Income:
☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on D D M M Y Y Y Y (Not older than 1 year)

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

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

7. INVESTMENT & PAYMENT DETAILS

The name of the first/ sole applicant must be pre-printed on the cheque.

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

Scheme Name **PGIM INDIA** _____ Plan _____ Option ☐ Growth* ☐ IDCW** *Default Option

IDCW** Facility ☐ Payout of IDCW** ☐ Re-Investment of IDCW** *(**Refer instruction no. 7)* IDCW** Frequency$: _____ *Default Facility

☐ Transfer of IDCW** (TIDCW)$ to **PGIM INDIA** _____ ($Please refer to SID / addendum thereof for schemes available for Transfer of IDCW and IDCW Frequency)

Lumpsum Investment

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

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

SIP Investment

Monthly SIP Amount (figure) | (words)

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

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

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

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

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

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

PGIM India Mutual Fund

ONE TIME MANDATE FORM

(*Mandatory field)

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

Sponsor Bank Code CITI000PIGW | Utility Code CITI 00002000000037

CREATE ✓ MODIFY X CANCEL X

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

Bank a/c number*

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

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

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

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

Reference - 2 | Email ID

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

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

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

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

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

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

Name of the Bank | Branch

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

Bank Address

Pincode | State | City

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

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

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

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

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

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

If Yes, please provide the following information [mandatory]

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

Mandatory

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

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

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

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

Reason C: Other, please state the reason therefore _____

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

INSTRUCTIONS FOR ONE TIME MANDATE FORM

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

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

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

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

I / We wish to :

☐ Register[1] a Nominee for my / our investments

☐ Declare that I / We do not wish to appoint a nominee for my / our investments. I / We understand that in the event of death of all unitholder(s) in the folio, the legal heirs for the unit holders would need to submit all requisite documents for transmitting the units in favour of the legal heir based on applicable legal / regulatory requirements at the stage of initiation of the transmission request.

Name of 1st Nominee : _____

PAN** ☐☐☐☐☐☐☐☐☐☐ Date of Birth* D D M M Y Y Y Y

Relationship with 1st holder : ☐ Father ☐ Mother ☐ Spouse ☐ Son ☐ Daughter ☐ Others _____ (Please specify)

Proof of relationship : ☐ Birth Certificate ☐ Marriage Certificate ☐ Passport ☐ Others _____ (Please specify)

Address of Nominee (Please ✓) ☐ Same Address as is updated in the folio ☐ Different Address. Please provide details below:

Address: _____

City : _____ State : _____ PIN ☐☐☐☐☐☐

% of Allocation[2] : ☐ 100% ☐ 75% ☐ 50% ☐ 33⅓% ☐ 25% ☐ Others _____ (Please specify)

Guardian Information (To be mandatorily provided if Nominee is below 18 years of age)

Name of Guardian : _____ PAN of Guardian* ☐☐☐☐☐☐☐☐☐☐

Guardian's Relationship with Nominee* : ☐ Mother ☐ Father ☐ Legal Guardian

Name of 2nd Nominee : _____

PAN** ☐☐☐☐☐☐☐☐☐☐ Date of Birth* D D M M Y Y Y Y

Relationship with 1st holder : ☐ Father ☐ Mother ☐ Spouse ☐ Son ☐ Daughter ☐ Others _____ (Please specify)

Proof of relationship : ☐ Birth Certificate ☐ Marriage Certificate ☐ Passport ☐ Others _____ (Please specify)

Address of Nominee (Please ✓) ☐ Same Address as is updated in the folio ☐ Different Address. Please provide details below:

Address: _____

City : _____ State : _____ PIN ☐☐☐☐☐☐

% of Allocation[2] : ☐ 100% ☐ 75% ☐ 50% ☐ 33⅓% ☐ 25% ☐ Others _____ (Please specify)

Guardian Information (To be mandatorily provided if Nominee is below 18 years of age)

Name of Guardian : _____ PAN of Guardian* ☐☐☐☐☐☐☐☐☐☐

Guardian's Relationship with Nominee* : ☐ Mother ☐ Father ☐ Legal Guardian

Name of 3rd Nominee : _____

PAN** ☐☐☐☐☐☐☐☐☐☐ Date of Birth* D D M M Y Y Y Y

Relationship with 1st holder : ☐ Father ☐ Mother ☐ Spouse ☐ Son ☐ Daughter ☐ Others _____ (Please specify)

Proof of relationship : ☐ Birth Certificate ☐ Marriage Certificate ☐ Passport ☐ Others _____ (Please specify)

Address of Nominee (Please ✓) ☐ Same Address as is updated in the folio ☐ Different Address. Please provide details below:

Address: _____

City : _____ State : _____ PIN ☐☐☐☐☐☐

% of Allocation[2] : ☐ 100% ☐ 75% ☐ 50% ☐ 33⅓% ☐ 25% ☐ Others _____ (Please specify)

Guardian Information (To be mandatorily provided if Nominee is below 18 years of age)

Name of Guardian : _____ PAN of Guardian* ☐☐☐☐☐☐☐☐☐☐

Guardian's Relationship with Nominee* : ☐ Mother ☐ Father ☐ Legal Guardian

* Mandatory if nominee is below 18 years of age (minor). Please also attach a copy of the birth certificate / alternate proof of date of birth of the nominee. ** PAN of nominee must be mandatorily furnished if nominee is above 18 years of age. [1] Nomination details provided would over-ride any previous nomination registered in the folio. [2] Please ensure that sum of allocation% across all nominees in the folio adds up to exactly 100%.

11. DECLARATION AND SIGNATURES

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

SIGNATURE(S)

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

Date D D M M Y Y Y Y Place _____

GENERAL GUIDELINES FOR COMMON APPLICATION FORM

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

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

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

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

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

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

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

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

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

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

k. Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

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

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

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

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

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

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

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

2. TRANSACTION CHARGES

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

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

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

(i) 'Direct' investments;

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

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

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

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

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

4. MODE OF HOLDING

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

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

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

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

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

6. APPLICANT'S INFORMATION

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

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

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

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

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

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

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

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

f. PGIM India Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of PGIM India Mutual Fund. Any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI. Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies.

g. **KYC Requirements And Details:**

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

- **PAN**

  It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo

copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

- **KNOW YOUR CUSTOMER (KYC)**

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

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

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

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

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

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

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

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

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

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

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

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

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

- **Micro Investment**

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

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

h. Contact Information

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

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

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

i. Instructions for LEI

As per the RBI circular no RBI/2020-21/82, obtaining the Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021. It is applicable for all purchases (inward remittance), redemption / dividend / brokerage payouts (outward remittance).

7. INVESTMENT/PAYMENT DETAILS

Introduction of Direct Plan:-

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

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

  Please note that third party payments shall not be accepted.

- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued.'Related person/s' means such persons as may be specified by the AMC from time to time. **Exceptions:** The AMC/ Registrar of PGIMIMF will accept subscriptions to schemes of PGIMIMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

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

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

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

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

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

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

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

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

b. Payment by Prefunded Instrument:

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

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

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

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

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

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/Sweep 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.

I. LUMPSUM INVESTMENT

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

II. INVESTMENT UNDER SIP

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

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

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

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

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

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

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

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

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

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

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

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

The Mutual Fund currently has 1 (one) Segregated Portfolio which was created under PGIM India Credit Risk Fund. The Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022. No redemption and subscription is allowed in Segregated Portfolio. The units of Segregated Portfolio are listed on NSE (Stock Exchange). Please refer SID of PGIM India Low Duration Fund on our website for more information.

NRI investors

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

Repatriation basis

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

Non-Repatriation basis

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

8. BANK DETAILS

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

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

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

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

9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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

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

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

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

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

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

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

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

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

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

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

10. NOMINATION DETAILS

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

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.
- Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- Every new nomination for a folio will overwrite the existing nomination
- Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- Nomination shall be mandatory for all new singly held folios of individual investors.
- In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals infavour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.

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

11. DECLARATION AND SIGNATURES

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

12. GO GREEN INITIATIVE IN MUTUAL FUNDS

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

13. 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.

14. TDS ON DIVIDEND (IDCW)

For the Tax and TDS implementation refer the scheme SID.

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

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

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

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

List of ISO 3166 Two-Digit Country Code

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

LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTRES

PGIM INDIA ASSET MANAGEMENT PVT. LTD.: List Of Collection Centers: Ahmedebad: Unit No. 705 – 706, 7th Floor, Sun Square, C.G. Road, Ahmedabad 380006. **Bangalore:** S- 113 & 114, First Floor, South Block, Manipal Centre, 47, Dicksenson Road, Bangalore 560042. **Baroda:** Ground Floor, Unit no: 11, Siddharth Complex, R.C. Dutt Road, Alkapuri, Baroda 390007. **Chandigarh:** SCO-2475- 2476, 2nd Floor, Sector - 22 C, Chandigarh 160022. **Chennai:** 1D, Century Plaza, 560/561 - Anna Salai, Teynampet, Chennai 600018. **Cochin:** 510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin 682035. **Coimbotore:** 1st Floor, Annam Tower, Father Randy Street, R.S. Puram, Coimbatore 641002. **Durgapur:** 2/12 Suhatta Mall, Sahid Khudiram Sarani, Paschim Burdwan, Durgapur 713213. **Guwahati:** Ground Floor, Ganpati Enclave, G. S. Road, Ulubari, Guwahati 781007. **Hyderabad:** Unit No 501, 5th Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad 500082. **Indore:** 210, D. M. Tower 21/1, Race Course Road, Near Janjeerwala Square, Indore, Madhya Pradesh, 452001. **Jaipur:** 1st Floor, Axis Mall, C Scheme, Bhagwandas Road, Jaipur - 302 001. **Jamshedpur:** Dhiren Tower, 1st Floor, Sakchi Boulevard Shop Area, Q Rd, Bistupur, Jamshedpur 831001. **Kanpur:** Office No. 410, 4th Floor, KAN Chambers, 14/113, Civil Lines, Kanpur 208001. **Kolkata:** Trinity, 5th Floor, Unit -5F, 226/1 AJC Bose Road, Kolkata 700020. **Mumbai:** 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. **Nagpur:** Unit no : 101, Fortune Business Centre, Vasant Vihar Complex, Plot No. 6, W.H.C. Road, Shankar Nagar, Nagpur 440010. **Nasik:** Bedmutha's Navkar Heights, Office 1, Sharanpur Road, New Pandit Colony, Nashik 422002. **New Delhi:** 410, 4th Floor, Surya Kiran Building, 19, K.G. Marg, Connught Place, New Delhi 110001. **Panaji:** Neelkamal Arcade, Cabin No.CL-13, 1st Floor, Advani Business Centre, Dr. Atmaram Borkar Road, Panaji, Goa 403001. **Patna:** 401, 4th Floor, Hari Niwas Complex, Dak Bunglow Road, Patna 800001. **Pune:** 201, 2nd Floor, A-One Capital, 1206 / B, Apte Road, Shivaji Nagar, Pune 411004. **Rajkot:** Office No: 307, 3rd Floor, Star Plaza, Phulchhab Chowk, Besides Circuit House, Rajkot 360001. **Surat:** HG-8, International Trade Center, Phulchhab Chowk, Surat 395001. **Thane:** Ground Floor, Shop No - 07, Konark Tower, Ghantali Road, Naupada, Thane (W) - 400602. **Lucknow**: G-101, SKI Heights, Park Road, Hazaratganj, Lucknow – 226001, **Borivali -** 204, 2nd Floor, Jalaram Business Centre, Ganjawala Lane, Near Chamunda Circle, Borivali (w), Mumbai – 400092

Satellite Branches: • Lucknow

INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE: Agartala: OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT,TRIPURA WEST, Agartala 799001. **Agra:** House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002. **Ahmedabad:** Office No. 401, On 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. **Akola:** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004. **Aligarh:** 1st Floor Sevti Complex,Near Jain Temple,Samad Road Aligarh-202001. **Allahabad:** Meena Bazar, 2nd Floor, 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001. **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, in the City of Allahabad 211001, Uttar Pradesh. **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi 444601. **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospitalambala Cant, Ambala 133001. **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Shrow Room, Grid Char Rasta, Anand 380001. **Ananthapur:** #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur 515001. Andhra Pradesh **Asansol:** 112/N G. T. Road, Bhanga Pachil, G.T Road, Paschim Bardhaman West Bengal, Asansol 713303. **Aurangabad:** Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. **Azamgarh:** House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh 276001. **Balasore:** 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001. **Bangalore:** No 35, Puttanna Road, Basavanagudi, Bangalore 560004. **Bankura:** Plot Nos. 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura 722101. **Bareilly:** 1ST FLOORREAR SIDEA -SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001 **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Baroda 390007. **Begusarai:** C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117. **Belgaum:** Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. **Bellary:** GROUND FLOOR,3RD OFFICE ,NEAR WOMENS COLLEGE ROAD,BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCHADE,Bellary 583103 **Berhampur (OR):** Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001. **Bharuch:** 123 Nexus Business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001. **Bhatinda:** MCB -Z-3-01043, 2 Floor, Goniana Road, Opporite Nippon India MF, GT Road, Near Hanuman Chowk, Bhatinda 151001. **Bhavnagar:** 303 Sterling Point, Waghawadi Road, Bhavnagar 364001. **Bhilai:** Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. **Bhilwara:** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001. **Bhopal:** SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011 **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. **Bikaner:** 70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003. **Bilaspur:** Shop. No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001. **Bokaro:** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City, Bokaro 827004. **Borivali:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai 400092. **Burdwan:** KFIN Technologies Pvt Ltd,Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWAN-EAST,PIN: 713101 **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001. **Chandigarh:** First Floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. **Chennai:** 9th Floor, Capital Towers, 180,Kodambakkam High Road,Nungambakkam | Chennai – 600 034 **Chinsura:** No. 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Cuttack:** Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack 753001. **Darbhanga:** 2nd Floor Raj Complex, Near Poor Home, Darbhanga 846004. **Davangere:** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere 577002. **Dehradun:** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun 248001. **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001. **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad 826001. **Dhule:** Ground Floor, Ideal Laundry Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur 713216. **Eluru:** DNo-23A-7-72/73K, K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru 534002. **Erode:** No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003. **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002. **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham 370201. **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011. **Gaya:** Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya 823001. **Ghaziabad:** FF - 31, Konark Building, Rajnagar, Ghaziabad 201001. **Ghazipur:** House No. 148/19, Mahua Bagh, Ghazipur 233001. **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001. **Gorakhpur:** Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur – 273001. **Gulbarga:** H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga 585105. **Guntur:** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002. **Gurgaon:** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. **Guwahati:** Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. **Gwalior:** City Centre, Near Axis Bank, Gwalior 474011. **Haldwani:** Shoop No 5, KMVN Shoping Complex, Haldwani 263139. **Haridwar:** Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410. **Hassan:** SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201. **Hissar:** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001. **Hoshiarpur:** Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001. **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029. **Hyderabad:** No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016. **Hyderabad (Gachibowli):** Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad 500032. **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore 452001. **Jabalpur:** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur 482001. **Jaipur:** Office No 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. **Jalandhar:** Office No 7, 3rd Floor, City Square Building, E-H197, Civil Line, Next to Kalyan Jewellers, Jalandhar 144001. **Jalgaon:** 3rd floor,269 JAEE Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001. **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101. **Jammu:** 1D/D Extension 2,Valmiki Chowk, Gandhi Nagar , Jammu 180004. **Jamnagar:** 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361008. **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur East, Singhbhum, Jamshedpur 831001. **Jhansi:** 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001. **Jodhpur:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur 342003. **Junagadh:** Shop No. 201, 2nd Floor, V-ARCADE Complex, Near Vanzari Chowk, M.G. Road, Junagadh 362001. **Kannur:** 2nd Floor, Global Village, Bank Road, Kannur 670001. **Kanpur:** 15/46 B Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur 208001. **Karimnagar:** 2nd Shutter, HNo. 7-2-607, Sri Matha, Complex Mankammathota, Karimnagar 505001. **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132001. **Karur:** No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur 639002. **Kharagpur:** Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001. **Kolkata:** 2/1,Russel Street,4thFloor,Kankaria,Centre,Kolkata,70001. **Kollam:** SREE VIGNESWARA BHAVAN,SHASTRI JUNCTION,KOLLAM – 69100. **Kota:** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007. **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002. **Kurnool:** Shop No:47, 2nd Floor, S komda Shoping Mall, Kurnool 518001. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow 226001. **Ludhiana:** SCO 122, Second Floor, Above HDFC Mutual Fun, Feroze Gandhi Market, Ludhiana 141001. **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai 625001. **Malda:** Ram Krishna Pally, Ground Floor, English Bazar, Malda 732101. **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001. **Mangalore:** Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore 575003. **Margao:** Shop no 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market complex, Margao 403601. **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001. **Meerut:** H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut 250002. **Mehsana:** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. **Mirzapur:** Triveni Campus, Near SBI Life Ratanganj Mirzapur 23100. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001. **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001. **Morena:** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001. **Mumbai:** 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort 400001. **Muzaffarpur:** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001. **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. **Nadiad:** 311, 3rd Floor, City Center, Near Paras Circle, Nadiad 387001. **Nagerkoil:** HNO 45,1st Floor, East Car Street, Nagercoil 629001. **Nagpur:** Plot No. 2, Block No. B / 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded 431601. **Nasik:** S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. **Navsari:** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. **Noida:** F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301. **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road, Palakkad, H.P.O.Road, Palakkad 678001. **Panipat:** Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103. **Panjim:** H. No. T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot, Pathankot 145001. **Patiala:** B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001. **Patna:** 3A 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001. **Pondicherry:** No 122(10B), Muthumariamman Koil Street, Pondicherry 605001. **Pune:** Office # 207-210, Second Floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune 411005. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001. **Rajahmundry:** No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP 533103. **Rajkot:** 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001. **Ranchi:** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001. **Renukoot:** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217. **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001. **Rohtak:** Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Roorkee:** Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667. **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012. **Sagar:** 2nd Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar 470002. Madhya Pradesh. **Salem:** No.6 NS Complex, Omalur Main Road, Salem 636009. **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur, Sambalpur 768001. **Satna:** 1St Floor Gopal Complex,Near Bus Stand Rewa Roa,Satna,485001 **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793001. **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001. **Shimoga:** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551. **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Siliguri:** Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001. **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001. **Solan:** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212. **Solapur:** Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur 413004. **Sonepat:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat 131001. **Sri Ganganagar:** Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001. **Srikakulam:** D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam 532001. **Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001. **Surat:** Office no. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395002. **Thane:** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai 400602. **Tirunelveli:** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi 517501. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. **Trichur:** 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur 680001. **Trichy:** No 23C/1, E V R Road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy 620017. **Trivandrum:** Marvel Tower, 1st Floor, URA-42 Statue, (Uppalam Road Residence Association), Trivandrum 695010. **Tuticorin:** 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003. **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001. **Ujjain:** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001. **Valsad:** 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001. **Vapi:** A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi 396191. **Varanasi:** D-64/132 KA , 2nd Floor , Anant Complex, Sigra,Varanasi 221010. **Vashi:** Vashi Plaza, Shop no. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai, 400705. **Vellore:** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore 632001. **Vijayawada:** HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010. **Vile Parle:** Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office, P M Road, Vile Parle East 400057. **Visakhapatnam:** Dno : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016. **Warangal:** Shop No 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002. **Yamuna Nagar:** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar 135001.

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