



**PGIM**  
India Mutual Fund

# Achieve your investment goals with the power of 3

**International Equity + Domestic Equity + Domestic Debt**

## Invest in **PGIM INDIA** **HYBRID EQUITY FUND**

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

PGIM India Hybrid Equity Fund offers you the power of 3 asset classes: International Equity, Domestic Equity and Domestic Debt.

The investment being diversified across asset classes, offers investors an opportunity to generate long-term capital appreciation and income.

**#ThePowerof3**



pgim india mutual fund



1800 2667 446

Connect with us on:



## What is an Aggressive Hybrid Equity Fund?

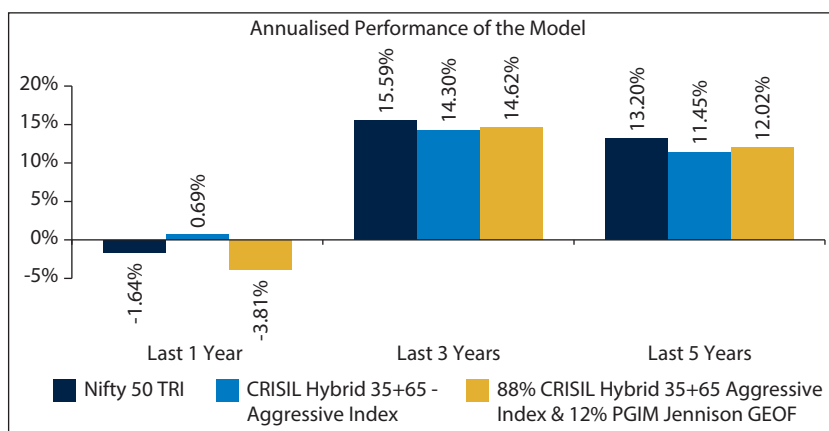
Aggressive hybrid funds have an option to invest in equity and equity related instruments between 65%-80% of total assets with investments in debt instruments ranging between 20%-35% of total assets.

## Why invest in an Aggressive Hybrid Equity Fund NOW?

- This category of funds lets an investor participate in the equity upside along with an allocation to debt instruments, providing stability.
- Although, the fund invests in equity as well as debt instruments, the allocation ensures the benefit of equity taxation is provided to the investor.
- Markets look positive from the medium term with the near term seeming to be more event driven.

## Why PGIM India Hybrid Equity Fund?

- The PGIM India Hybrid Equity Fund is the only fund in the said category investing in international equities through the PGIM Jennison Global Equity Opportunities Fund. (Source - value research)
- What do we achieve?
  - Diversification to 3 asset classes which have a low correlation
  - Lower portfolio volatility
  - Potentially superior performance over market cycles



Index	Volatility (Annualized)
NIFTY 50 TR Index	14.98%
CRISIL Hybrid 35+65 - Aggressive Index	9.55%
88% CRISIL Hybrid 35+65 Aggressive Index & 12% PGIM Jennison GEOF	9.22%

(Annualised Returns as on September 30, 2022; Source: AMFI & Bloomberg. The above measures are based on Standard deviation and are for the last 6 years. For the international allocation, the INR NAVs of the PGIM Jennison Global Equity Opportunities Fund have been considered.)

The fund provides a diversification to 3 asset classes with a minimum of 65% of total assets being invested in domestic equity and equity related instruments, up to 15% of total assets being invested in global equities, balance 20% - 35% in Debt Securities and Money Market Instruments.

- The global equity allocation is invested in disruptors of tomorrow led by Technology and Consumer Discretionary.



### On-demand Consumption

Increased mobile Internet usage and shift to on-demand customized consumption models is leading to new delivery formats and business models



### Enterprise Technologies

Exponential growth in digital data is driving massive growth in cloud technologies and network optimization through more intelligent and connected software and infrastructure



### Global Consumer

Large younger demographic populations with growing disposable incomes, particularly in emerging markets, is creating significant demand for premium products



### Digital Payments

The irreversible long-term shift from cash to electronic credit and debit transactions is resulting in expansive growth of integrated payment platforms



### Robotics & Autonomy

A new generation of advanced robotic devices that combines deep intelligence with virtual/augmented reality tools is finding broad applications



### Health Tech & Therapies

A new innovation cycle with an integrated ecosystem that combines consumer relevance, artificial intelligence, and digital supply chains for quicker, more accurate diagnoses and treatments

- The domestic equity allocation comprises of steady compounders and market share gainers, that is, companies likely to become compounders in future.
  - Market share gainers are companies growing faster than the segment in which they operate.
  - Steady Compounders are high growth and high quality companies with consistently high ROE.

#### Illustrations of some of the market share gainers and gradual steady compounders

Nature of the Company	Market share movement*	Share Price movement in 10 years
A Plastic & Pipe fittings company	6% in FY11 to 24% in FY22	86x
A Speciality Chemical Company	8.4% in FY15 to 14.4% in FY22	54x
A Bearings Company	27.6% in FY14 to 53.4% in FY22	6x
An Agrochemical Company	16.3% in FY12 to 31.3% in FY22	9x
A Logistics Company	9% in FY12 to 25% in FY22	6x
Nifty		3.3x
Nifty TRI		3.8x

(\* Revenue market share of listed companies. For Banks, it is share of Banking Sector credit) (Source: Bloomberg, Data as on March 31, 2022)

- The approach for our fixed income allocation is to run a quality portfolio to provide stable returns with low volatility. Currently, fixed income portfolio seeks to maintain average maturity of short to medium Term.

Key Measures		
Average Maturity	Modified Duration	Portfolio Yield
0.05 Years	0.06 Years	6.18%

(Source: Internal Research, Data as on September 30, 2022)

- The fund has shown ability to change gears and adapt to market conditions. For instance, in the narrow market of 2018-19, the fund maintained an average of 5% equity allocation to the broader market. Now with better growth visibility and broadening of markets, the fund has approximately 45% allocation to the broader market, higher than that of the benchmarks.
- PGIM India Hybrid Equity Fund is ideal for investors looking for an opportunity to achieve investment growth via allocation to steady compounders (currently, market share gainers), global disruptors and stability via fixed income allocation, maintained as high quality low duration investments.

#### Performance

Period	Fund		CRISIL Hybrid 35+65 - Aggressive Index <sup>^</sup>		Nifty 50 TR Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Last 1 Year	-8.54	9,146	0.69	10,069	-1.64	9,836
Last 3 Years	9.46	13,119	14.29	14,933	15.57	15,443
Last 5 Years	6.99	14,023	11.43	17,193	13.19	18,590
Since Inception	12.48	89,720	12.46	89,418	14.28	1,20,690

Date of Inception: Regular Plan: January 29, 2004. All the above returns are of Regular Plan - Growth Option and CAGR. CAGR – Compounded Annual Growth Rate. <sup>^</sup> Scheme Benchmark. # Standard Benchmark. \*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Different plans have a different expense structure. The debt component of the benchmark is TRI since inception. For equity component of the benchmark, i.e. S&P BSE 200 PRI value is used till 31st July 2006 and TRI is used since 1st Aug 2006. Scheme performance may not strictly be comparable with that of its Standard Benchmark in view of balanced nature of the scheme where a portion of scheme's investments are made in debt instruments. Vivek Sharma (Equity Portion) is managing this scheme since May 12, 2022 and Bhupesh Kalyani (Debt Portion) is managing this scheme from September 30, 2022 and Rahul Jagwani (Overseas Investments) is managing this scheme since May 12, 2022. The above returns are as on September 30, 2022. For details of other schemes managed by Vivek Sharma, Bhupesh Kalyani and Rahul Jagwani please see overleaf.

#### Performance of other funds managed by Fund Manager Bhupesh Kalyani as on September 30, 2022

	Last 1 Year	Last 3 Years	Last 5 Years	Managing Since	Co-managed by
<b>Top 3 Schemes Performance (%)</b>					
PGIM India Liquid Fund	4.04	4.01	5.28	September 13, 2022	Puneet Pal
CRISIL Liquid Fund BI Index <sup>^</sup>	4.37	4.34	5.39		
PGIM India Overnight Fund	3.96	3.67	–	September 13, 2022	Puneet Pal
Nifty 1D Rate Index <sup>^</sup>	4.08	3.72	–		
PGIM India Ultra Short Duration Fund	3.58	4.41	6.91	September 13, 2022	Puneet Pal
CRISIL Ultra Short Duration Fund BI Index <sup>^</sup>	4.62	5.19	6.18		
<b>Bottom 3 Schemes Performance (%)</b>					
PGIM India Flexi Cap Fund	-6.73	23.06	14.41	September 13, 2022	Aniruddha Naha (Equity)
Nifty 500 TR Index <sup>^</sup>	-0.22	17.95	12.79		A. Anandha (Equity)
					Rahul Jagwani (Overseas Investments)
PGIM India Gilt Fund	0.73	4.70	5.53	September 13, 2022	Puneet Pal
CRISIL Dynamic Gilt Index <sup>^</sup>	0.34	5.41	6.01		–
PGIM India Dynamic Bond Fund	1.45	4.83	5.69	September 13, 2022	Puneet Pal
CRISIL Dynamic Bond Fund AIII Index <sup>^</sup>	0.51	6.15	6.44		–

Mr. Bhupesh Kalyani is managing 13 schemes of PGIM India Mutual Fund.

Top three and bottom three schemes managed by the fund manager have been derived on the basis of last one year performance ending on September 30, 2022.

## Performance of other funds managed by Fund Manager Vivek Sharma as on September 30, 2022

	Last 1 Year	Last 3 Years	Last 5 Years	Managing Since	Co-managed by
PGIM India Midcap Opportunities Fund	5.49	37.44	19.07	June 01, 2021	Aniruddha Naha (Equity)
NIFTY Midcap 150 TRI <sup>^</sup>	3.65	26.53	14.36		Kunal Jain (Debt)

Mr. Vivek Sharma is managing 2 schemes of PGIM India Mutual Fund as on September 30, 2022. All the above returns are of Regular Plan-Growth Option and CAGR. CAGR – Compounded Annual Growth Rate.

## Performance of other funds managed by Fund Manager Rahul Jagwani as on September 30, 2022

	Last 1 Year	Last 3 Years	Last 5 Years	Managing Since	Co-managed by
<b>Top 3 Schemes Performance (%)</b>					
PGIM India Small Cap Fund	3.27	–	–	May 12, 2022	Aniruddha Naha (Equity)
Nifty Smallcap 250 - TRI <sup>^</sup>	-0.72	–	–		Bhupesh Kalyani (Debt) Ravi Adukia (Equity)
PGIM India Balanced Advantage Fund	1.51	–	–	May 12, 2022	Aniruddha Naha (Equity)
CRISIL Hybrid 50+50 Moderate Index <sup>^</sup>	0.85	–	–		Hitash Dang (Equity) Puneet Pal (Debt)
PGIM India Flexi Cap Fund	-6.73	23.06	14.41	May 12, 2022	Aniruddha Naha (Equity)
Nifty 500 TR Index <sup>^</sup>	-0.22	17.95	12.79		A. Anandha (Equity) Bhupesh Kalyani (Debt)
<b>Bottom 3 Schemes Performance (%)</b>					
PGIM India Emerging Markets Equity Fund	-39.69	-5.21	-3.48	May 12, 2022	–
MSCI Emerging Market Index TRI <sup>^</sup>	-23.39	0.26	0.17		
PGIM India Global Equity Opportunities Fund	-34.09	10.01	10.05	May 12, 2022	–
MSCI All Country World Index <sup>^</sup>	-14.50	6.97	7.19		
PGIM India Hybrid Equity Fund	-8.54	9.46	6.99	May 12, 2022	Vivek Sharma (Equity)
CRISIL Hybrid 35+65 - Aggressive Index <sup>^</sup>	0.69	14.29	11.43		Bhupesh Kalyani (Debt)

Mr. Rahul Jagwani is managing 7 schemes of PGIM India Mutual Fund.

Top three and bottom three schemes managed by the fund manager have been derived on the basis of last one year performance ending on September 30, 2022.

<sup>^</sup> Scheme Benchmark. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. The above returns are of Regular Plan - Growth Option of respective schemes. All the above returns are CAGR. CAGR - Compounded Annual Growth Rate. Different plans have a different expense structure. Returns for the benchmark have been calculated using TRI values. On account of difference in scheme features, the performance of these schemes are not strictly comparable. Please refer www.pgimindiafm.com for details on performance of all schemes (including Direct Plan).

## About Us

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). PGIM India Asset Management is the full service investment manager of PGIM India Mutual Fund, offering a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. We manage 22 open-ended funds operated by 16 investment professionals. In addition to managing our investors assets through domestic Mutual Funds, we also offer Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM's 145-year legacy to build on its decade long history in India. Headquartered in Mumbai, PGIM India Mutual Fund has a presence in 27 cities across the country. PGIM India Mutual Fund brings a rich blend of global resources, intellectual acumen and local investment expertise and is committed to designing superior and meaningful, wealth building solutions for our investors. PGIM India provides unique training and educational programs for building exceptional capabilities and best business practices for its business associates.

\* These are based on fund manager's current outlook & Subject to change. The views of the Fund Manager should not be construed as an advice and investors must make their own investment decisions regarding suitability of the funds based on their specific investment objectives and financial positions and using such independent advisors as they believe necessary.

pgim india mutual fund



1800 2667 446

Connect with us on:



## Riskometer

This product is suitable for investors who are seeking\*:

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

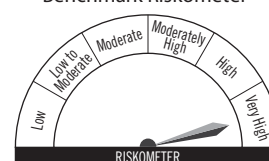
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Scheme Riskometer



Investors understand that their principal will be at very high risk

### Benchmark Riskometer



CRISIL Hybrid 35+65 - Aggressive Index Benchmark riskometer is at very high risk

The views of the Fund Manager should not be construed as an advice and investors must make their own investment decisions regarding suitability of the funds based on their specific investment objectives and financial positions and using such independent advisors as they believe necessary. ©2022 Prudential Financial, Inc. (PFI) and its related entities. PGIM, the PGIM logo, and the Rock symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

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