



## KEY INFORMATION MEMORANDUM & FORMS

### PGIM INDIA LIQUID FUND

(An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk scheme)

<b>This product is suitable for investors who are seeking*</b>		
<ul style="list-style-type: none"> <li>Liquidity and generate income in the short term</li> <li>Investment in debt and money market securities with maturity upto 91 days only</li> <li>Degree of risk – <b>LOW TO MODERATE</b></li> </ul>	<b>Scheme Riskometer#</b>  <b>RISKOMETER</b> Investors understand that their principal will be at low to moderate risk	<b>Benchmark Riskometer#</b>  <b>RISKOMETER</b> Benchmark riskometer is at low to moderate risk
	<p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> <p>(#For latest Risk-o-meters, investors may refer the website of the Fund viz. <a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>)</p>	

#### Potential Risk Class Matrix Cell

<b>Credit Risk</b> →	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
<b>Interest Rate Risk</b> ↓			
<b>Relatively Low (Class I)</b>		<b>B-I</b>	
<b>Moderate (Class II)</b>			
<b>Relatively High (Class III)</b>			

### Offer of Units at NAV based prices during Ongoing Offer

<b>Name of the Mutual Fund</b> 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 : <a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>	<b>Investment manager</b> PGIM India Asset Management Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.
<b>Sponsor</b> 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.)	<b>Custodian</b> Standard Chartered Bank Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.
<b>Trustee</b> PGIM India Trustees Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.	<b>Registrar</b> 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](http://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 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 January 05, 2024.

## Key Scheme Features

<b>Scheme Name</b>	<b>PGIM INDIA LIQUID FUND</b>												
<b>Scheme Category</b>	Liquid Fund												
<b>Scheme Code</b>	PGIM/O/D/LIF/02/12/0001												
<b>Type of Scheme</b>	An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk scheme.												
<b>Investment Objective</b>	The investment objective of the Scheme is to generate steady returns 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.												
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <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> </thead> <tbody> <tr> <td>Debt* and Money Market Instruments</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Debt securities may include securitized debt upto 50% of the net assets</p> <p>In accordance with the paragraph 4.5.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the Scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.</p> <p>In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>In accordance with the paragraph 12.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the investment pattern indicating the characteristics of portfolio of PGICF has been revised as follows:</p> <p>(a) With effect from May 01, 2009, PGIM India Insta Cash Fund (PGICF) shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.</p> <p>(b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in PGICF.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p> <p>Pursuant to paragraph 4.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023 on Risk management framework for overnight funds, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks and shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</p> <p>In terms of paragraph 1.14.1.2(b) and 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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.</p> <p>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 Scheme. Such changes in the investment pattern will be for short term and defensive considerations. In accordance to the provision of paragraph 1.14.1.2(b) and 2.9 of SEBI Master Circular dated May 19, 2023, 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.</p> <p>In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p> <p>i. not be permitted to launch any new scheme till the time the portfolio is rebalanced;</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt* and Money Market Instruments	0%	100%	Low to Medium
Instruments	Indicative allocations (% of total assets)		Risk Profile										
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Debt* and Money Market Instruments	0%	100%	Low to Medium										

	<p>ii. not to levy exit load, if any, on the investors exiting such scheme</p> <p>In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMC's in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM. For further details please read the SID.</p>
<b>Investment Strategy</b>	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. As the primary objective of the scheme is to provide high liquidity along with low volatility the Fund Manager shall invest a significant portion of assets in short-term/floating rate securities, which carry low market risk. The Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets.</p> <p>Please refer to SID for more details.</p>
<b>Risk Profile of the scheme</b>	<p>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.</p> <p><b><u>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):</u></b></p> <p>CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.</p> <p>Investors are requested to read details disclosure on investment of the schemes in the CDMDF as listed in sub-section "C. How will the Scheme allocate its assets? And sub-section D. Where will the Scheme Invest" in Section "Section II- Information about the scheme" of SID</p>
<b>Risk Mitigation Strategies</b>	<p>The AMC has structured an internal credit risk management process. The process comprise of detailed analysis of both quantitative and qualitative factors, including financial statement analysis, business outlook, future expansion/ capex plans, capital market data, management reputation, corporate governance, capital raising pattern, equity market inputs, etc and other relevant factors as deemed appropriate. Ratings assigned by the recognised external rating agencies are also taken into account. Based on the analysis an internal grade is assigned to each issuer. Taking the internal grading of the issuers into account, the credit portfolio is constructed judiciously to attain scheme objectives while balancing the credit risk profile of the Scheme.</p>
<b>Plans &amp; Options</b>	<p>The Scheme offers two plans viz Regular Plan and Direct Plan.</p> <p>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 paragraph 2.5 of SEBI Master Circular dated May 19, 2023</p> <p>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW) Option.</p> <p>IDCW Option has the following three facilities:</p> <ol style="list-style-type: none"> <li>i. Payout of Income Distribution cum Capital Withdrawal option (IDCW-Payout);</li> <li>ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment);</li> <li>iii. Transfer of Income Distribution cum Capital Withdrawal plan (IDCW- Transfer);</li> </ol> <p>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:-</p> <ol style="list-style-type: none"> <li>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.</li> <li>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</li> </ol>

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 processed under the Direct Plan.
4. All transactions received through un-empanelled distributors shall be processed under the Direct Plan.
5. 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.

**IDCW Frequency - Reinvestment:** Daily, Weekly & Monthly

**IDCW Frequency - Payout:** Monthly

**IDCW Frequency - Transfer:** Weekly & Monthly

IDCW Frequency	Record Date
Daily IDCW	All days for which NAV is declared by AMC
Weekly IDCW	Every Friday*
Monthly IDCW	Last Friday of the Month*

\*If the record date is not a business day, the record date shall be the business day prior to the record date.

**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.)

**Applicable NAV (after the scheme opens for repurchase and sale)**

**Subscription/Purchase Including Switch-Ins:-**

- a) In respect of valid application received before 1.30 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 1.30 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 (1:30 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.

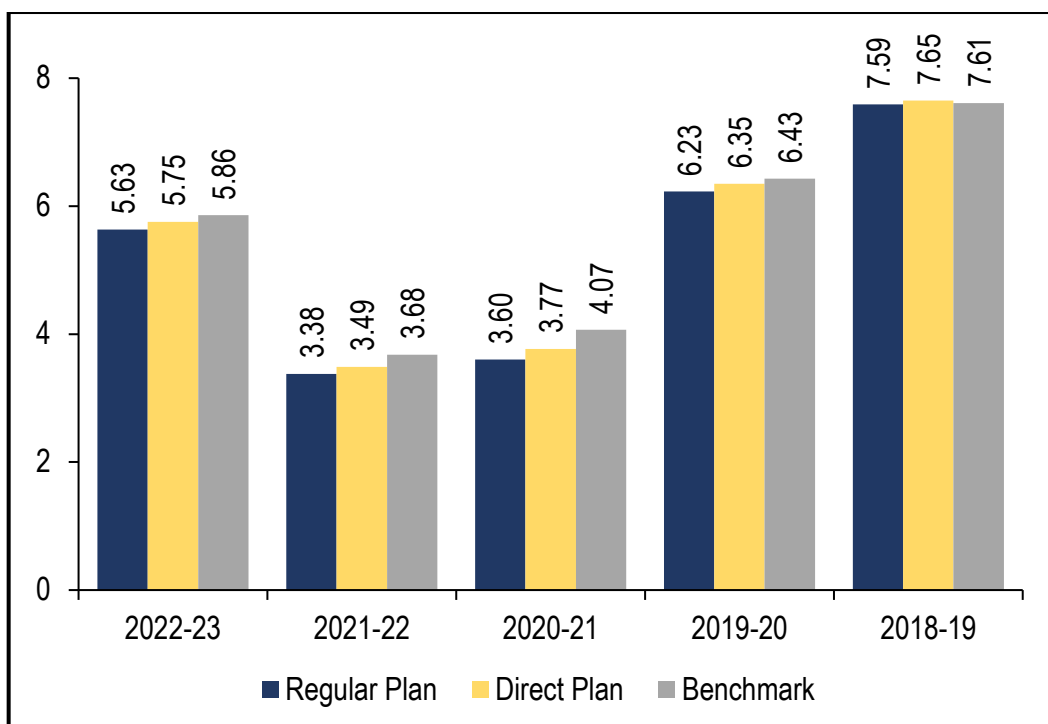
**Redemptions Including Switch-Outs:**

- 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.																											
<b>Minimum Application Amount/ Number of Units</b>	<p><b>Initial Purchase</b> – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> – Minimum of Rs. 1000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Repurchase / Redemption Amount</b> – Rs. 1000/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.</p>																											
<b>Benchmark</b>	CRISIL Liquid Debt B-I Index																											
<b>Name of the Fund Manager(s) &amp; Tenure in managing the scheme</b>	<p>Mr. Bhupesh Kalyani and Mr. Puneet Pal are managing the scheme.</p> <p>Mr. Bhupesh Kalyani is managing this scheme for more than 1 year and Mr. Puneet Pal is managing the scheme for more than 1 year</p>																											
<b>Name of the Trustee Company</b>	PGIM India Trustees Private Limited																											
<b>Performance of the Scheme as on December 31, 2023</b>	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns<sup>^^</sup></th> <th>Regular Plan Returns<sup>^</sup> (%)</th> <th>Direct Plan Returns<sup>^</sup> (%)</th> <th>Benchmark Returns<sup>#</sup> (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>7.01</td> <td>7.16</td> <td>7.17</td> </tr> <tr> <td>Last 3 Years</td> <td>5.02</td> <td>5.15</td> <td>5.28</td> </tr> <tr> <td>Last 5 Years</td> <td>5.19</td> <td>5.32</td> <td>5.41</td> </tr> <tr> <td rowspan="2">Since Inception</td> <td>7.09</td> <td>—</td> <td>6.85</td> </tr> <tr> <td>—</td> <td>6.84</td> <td>6.79</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</p> <p><sup>^</sup> Returns are calculated on Growth Option NAV.</p> <p><sup>^^</sup> 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.</p> <p><sup>#</sup> CRISIL Liquid Fund BI Index.</p> <p>Inception Date: Regular Plan: September 5, 2007; Direct Plan: January 01, 2013</p>					Compounded Annualised Returns <sup>^^</sup>	Regular Plan Returns <sup>^</sup> (%)	Direct Plan Returns <sup>^</sup> (%)	Benchmark Returns <sup>#</sup> (%)	Last 1 Year	7.01	7.16	7.17	Last 3 Years	5.02	5.15	5.28	Last 5 Years	5.19	5.32	5.41	Since Inception	7.09	—	6.85	—	6.84	6.79
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	<b>Absolute Returns for each Financial Year</b>																											



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 of the Scheme as on December 31, 2023:**

Issuer	% to Net Assets
Government of India	21.71
National Bk for Agriculture & Rural Dev.	12.05
Canara Bank	12.02
HSBC InvestDirect Financial Ser Ind Ltd.	7.99
Oil & Natural Gas Corporation Ltd.	6.75
Union Bank of India	6.72
Bank of Baroda	6.71
Axis Bank Ltd.	6.69
ICICI Securities Ltd.	6.66
Punjab National Bank	4.56

Please visit [www.pgimindiamf.com/statutory-disclosure/financials](http://www.pgimindiamf.com/statutory-disclosure/financials) for complete details and latest monthly portfolio holding of the Scheme.

**Sector Allocation as on December 31, 2023:**

Sectors	% to Net Assets
Financial Services	72.42
Sovereign	21.71
Oil, Gas & Consumable Fuels	6.75
AIF	0.54

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 December 31, 2023: NA**

<b>Expenses of the Scheme</b>	<p><b>Entry Load:</b> Not Applicable</p> <p><b>Exit Load:</b> For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:</p> <table border="1" data-bbox="392 215 1075 591"> <thead> <tr> <th>Investor exit upon subscription</th> <th>Exit load as a % of redemption / switch proceeds</th> </tr> </thead> <tbody> <tr> <td>Day 1</td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td>0.0065%</td> </tr> <tr> <td>Day 3</td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td>0.0000%</td> </tr> </tbody> </table> <p>The entire exit load (net of Goods and Services Tax), charged, if any, shall be credited to the Scheme.</p>	Investor exit upon subscription	Exit load as a % of redemption / switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%
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<b>Actual Expenses for the previous financial year</b>	<p>Total recurring expenses as a percentage of daily net assets:</p> <p><b>Regular Plan:</b> 0.28% <b>Direct Plan:</b> 0.13%</p>																
<b>Income Distribution cum Capital Withdrawal Policy or IDCW Policy</b>	<p>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.</p>																
<b>Waiver of Load for Direct Applications</b>	<p>.Not Applicable</p>																
<b>Tax treatment for the Unitholders</b>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.</p>																
<b>Daily NAV Publication</b>	<p>The NAV of the Scheme will be calculated and disclosed on all calendar days. The AMC shall update the NAVs on the website of the AMC (<a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>) and of the Association of Mutual Funds in India-AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p>																
<b>For Investor Grievances please contact</b>	<table border="1" data-bbox="392 1420 1474 1671"> <tr> <td data-bbox="392 1420 775 1671"> <p><b>Name and Address of Registrar</b>  <b>KFin Technologies Limited</b>            9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p> </td> <td data-bbox="782 1420 1474 1671"> <p><b>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund</b>            Mr. Ratan Ghosh,            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</p> </td> </tr> </table>	<p><b>Name and Address of Registrar</b>  <b>KFin Technologies Limited</b>            9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund</b>            Mr. Ratan Ghosh,            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</p>														
<p><b>Name and Address of Registrar</b>  <b>KFin Technologies Limited</b>            9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p>	<p><b>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund</b>            Mr. Ratan Ghosh,            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</p>																
<b>Accounts Statements</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ul>																

- 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 paragraph 14.3.3.4 of SEBI Master Circular for Mutual Fund dated May 19, 2023–

- 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](http://www.pgimindiamf.com)) and Association of Mutual Funds in India ([www.amfiindia.com](http://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](http://www.pgimindiamf.com)) and on the website of AMFI ([www.amfiindia.com](http://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](http://www.pgimindiamf.com)) and on the website of AMFI ([www.amfiindia.com](http://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



	<p>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.</p> <p>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.</p>																
<b>(ii) Recurring expenses</b>	<table border="1"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th> <th>Total expense ratio limits (p.a.)</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan. Commission/ Distribution expenses will not be charged in case of Direct Plan.</p> <p><b>Actual expenses for the previous financial year:</b> Not Applicable being a new scheme</p>	Assets under management Slab (In Rs. crore)	Total expense ratio limits (p.a.)	on the first Rs.500 crores of the daily net assets	2.00%	on the next Rs.250 crores of the daily net assets	1.75%	on the next Rs.1,250 crores of the daily net assets	1.50%	on the next Rs.3,000 crores of the daily net assets	1.35%	on the next Rs.5,000 crores of the daily net assets	1.25%	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	On balance of the assets	0.80%
Assets under management Slab (In Rs. crore)	Total expense ratio limits (p.a.)																
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On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof																
On balance of the assets	0.80%																
<b>(iii) Additional Recurring expenses</b>	<p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 per cent and 5 per cent for cash market and derivatives transactions respectively..</li> <li>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.</li> <li>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.</li> <li>Goods &amp; Services Tax on investment and advisory fees.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>																
<b>Transaction Charges</b>	<p>In accordance with paragraph 10.5 of SEBI Master Circular dated May 19, 2023, the AMC/ Fund may 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.</p> <p>Investors are requested to note that w.e.f. January 1, 2023, PGIM India has stopped deducting transaction charges for investments in Regular Plans, and consequently no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.</p>																
<b>Dispatch of Redemption Proceeds</b>	<p>The redemption proceeds shall be dispatched to the unit holders within 3 business days from the date of receipt of redemption application, complete / in good order in all respects.</p>																

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

Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31.12.2023 (Rs. in Crs.)	No. of folios as on 31.12.2023												
<p>PGIM India Liquid Fund</p> <p>(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme)</p>	<p>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.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <thead> <tr> <th data-bbox="571 405 802 636">Instrument/s</th> <th colspan="2" data-bbox="802 405 1070 544">Indicative allocations (% of total assets)</th> <th data-bbox="1070 405 1161 636">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="802 544 938 636">Minimum</th> <th data-bbox="938 544 1070 636">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="571 636 802 748">Debt and Money Market Instruments</td> <td data-bbox="802 636 938 748">0%</td> <td data-bbox="938 636 1070 748">100%</td> <td data-bbox="1070 636 1161 748">Low to Medium</td> </tr> </tbody> </table>	Instrument/s	Indicative allocations (% of total assets)		Risk Profile		Minimum	Maximum		Debt and Money Market Instruments	0%	100%	Low to Medium	792.10	19352
Instrument/s	Indicative allocations (% of total assets)		Risk Profile													
	Minimum	Maximum														
Debt and Money Market Instruments	0%	100%	Low to Medium													
<p>PGIM India Ultra Short Duration Fund</p> <p>(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)</p>	<p>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.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <thead> <tr> <th data-bbox="571 887 836 1117">Instruments</th> <th colspan="2" data-bbox="836 887 1082 1025">Indicative allocations (% of total assets)</th> <th data-bbox="1082 887 1161 1117">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="836 1025 959 1117">Minimum</th> <th data-bbox="959 1025 1082 1117">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="571 1117 836 1256">Debt and Money Market Instruments including Government securities</td> <td data-bbox="836 1117 959 1256">0%</td> <td data-bbox="959 1117 1082 1256">100%</td> <td data-bbox="1082 1117 1161 1256">Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile		Minimum	Maximum		Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium	479.38	17082
Instruments	Indicative allocations (% of total assets)		Risk Profile													
	Minimum	Maximum														
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium													
<p>PGIM India Dynamic Bond Fund</p> <p>(An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.)</p>	<p>The objective of the Scheme is to seek to generate returns through active management of a portfolio of debt and money market instruments.</p> <p>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.</p>	<table border="1"> <thead> <tr> <th data-bbox="571 1509 855 1727">Instruments</th> <th colspan="2" data-bbox="855 1509 1101 1648">Indicative allocations (% of total assets)</th> <th data-bbox="1101 1509 1161 1727">Risk Profile</th> </tr> <tr> <td></td> <th data-bbox="855 1648 978 1727">Minimum</th> <th data-bbox="978 1648 1101 1727">Maximum</th> <td></td> </tr> </thead> <tbody> <tr> <td data-bbox="571 1727 855 1839">Money market instruments &amp; Debt Securities</td> <td data-bbox="855 1727 978 1839">0%</td> <td data-bbox="978 1727 1101 1839">100%</td> <td data-bbox="1101 1727 1161 1839">Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile		Minimum	Maximum		Money market instruments & Debt Securities	0%	100%	Medium	135.80	2601
Instruments	Indicative allocations (% of total assets)		Risk Profile													
	Minimum	Maximum														
Money market instruments & Debt Securities	0%	100%	Medium													

<p>PGIM India Gilt Fund</p> <p>(An open ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.)</p>	<p>To seek to generate reasonable returns by investing in Central/State Government securities of various maturities.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns</p>	<table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </table>	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	134.34	875
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															
<p>PGIM India Overnight Fund</p> <p>(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.)</p>	<p>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.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>Indicative Allocations (% of Total Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <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> </tbody> </table>	Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile	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.	0% to 100%	Low	124.14	3094								
Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile																
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.	0% to 100%	Low																
<p>PGIM India Money Market Fund</p> <p>(An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.)</p>	<p>The Scheme seeks to deliver reasonable market related returns through investments in Money Market instruments.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>Indicative Allocations (% of Total Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Money Market instruments</td> <td>0% to 100%</td> <td>Low</td> </tr> </tbody> </table>	Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile	Money Market instruments	0% to 100%	Low	195.34	3014								
Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile																
Money Market instruments	0% to 100%	Low																

For detailed of asset allocation of the aforesaid schemes you may refer its Scheme Information Documents available on [www.pgimindiamf.com](http://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 →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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.



**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

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# COMMON APPLICATION FORM

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



**PGIM**  
India Mutual Fund

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. EXISTING FOLIO NUMBER	GO GREEN INITIATIVE
Folio No. <input type="text"/> The details in our records under the folio number mentioned alongside will apply for this application.	<input type="checkbox"/> Opt-in – Physical <input type="checkbox"/> Opt-out – Email Refer instruction no. 12

3. MODE OF HOLDING (Please ✓)  Single OR  Anyone or Survivor OR  Joint (Default option)

4. 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.

5. SOLE / FIRST APPLICANT'S DETAILS

Mr  Ms  Mrs  M/S (Please ✓)

Name  Gender (Please ✓)  Male  Female

Date of Birth/Incorporation  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)  Refer instruction no. 6

PAN  CKYC / KIN   Natural Guardian  Legal Guardian<sup>§</sup> § Enclose supporting documents

Mailing Address (as per KYC records)

City

Pincode  State  Country

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

Mobile No.  Email ID

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

Phone (Off)  Fax No.  Phone (Res)

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

City

Pincode  State  Country

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  Minor through guardian  Company

Fils  PIO  Body Corporate  Society/Club  Sole Proprietorship  Non Profit Organisation  Financial Institution  NBFC  Others  please specify

Non-Profit Organization (NPO):

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)  Yes  No

If yes, please quote Registration No. of Darpan portal of Niti Aayog  Enclosed relevant documentary proof evidencing the above definition.

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

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  (Not older than 1 year)

For Individuals [Please ✓]:  I am Politically Exposed Person (PEP)<sup>^</sup>  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

<sup>^</sup> 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.

**FATCA DETAILS** ^ Refer Instructions page no. 9 (FATCA & CRS Instructions)

FATCA Declaration No. \_\_\_\_\_ Are you a Tax Resident of any Country other than India?  Yes  No

**FATCA & CRS Details:** For Individuals (Mandatory). Non Individual - investors should mandatory fill separate FATCA/CRS Detail Form

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

*\*Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.*

<b>Country of tax resident</b>	1. _____	2. _____	3. _____
<b>Tax Payer Ref ID No.</b>	1. _____	2. _____	3. _____
<b>Identification Type</b>	1. _____	2. _____	3. _____

*In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.*

Country of Birth: \_\_\_\_\_ City of Birth: \_\_\_\_\_ Country of Nationality: \_\_\_\_\_

If TIN is not available, Please  the reason A, B or C (as defined below): Reason  A  B  C

**SECOND APPLICANT'S DETAILS**

Mr  Ms  Mrs (Please ) Name \_\_\_\_\_

PAN \_\_\_\_\_ CKYC / KIN \_\_\_\_\_ Gender (Please )  Male  Female

I/we confirm, below contact details are of (Please select ) any  Primary holder  ^Family \_\_\_\_\_ *Specify relationship*

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

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

Phone (Off) \_\_\_\_\_ Phone (Res) \_\_\_\_\_

**ADDITIONAL KYC DETAILS**

**Tax Status: (Please )**

Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  Minor through guardian  Company  
 Fils  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.

**FATCA DETAILS** ^ Refer Instructions page no. 9 (FATCA & CRS Instructions)

FATCA Declaration No. \_\_\_\_\_ Are you a Tax Resident of any Country other than India?  Yes  No

**FATCA & CRS Details:** For Individuals (Mandatory). Non Individual - investors should mandatory fill separate FATCA/CRS Detail Form

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

*\*Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.*

<b>Country of tax resident</b>	1. _____	2. _____	3. _____
<b>Tax Payer Ref ID No.</b>	1. _____	2. _____	3. _____
<b>Identification Type</b>	1. _____	2. _____	3. _____

*In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.*

Country of Birth: \_\_\_\_\_ City of Birth: \_\_\_\_\_ Country of Nationality: \_\_\_\_\_

If TIN is not available, Please  the reason A, B or C (as defined below): Reason  A  B  C

**THIRD APPLICANT'S DETAILS**

Mr  Ms  Mrs (Please ) Name \_\_\_\_\_

PAN \_\_\_\_\_ CKYC / KIN \_\_\_\_\_ Gender (Please )  Male  Female

# I/we confirm, below contact details are of (Please select ) any  Primary holder  ^Family \_\_\_\_\_ *Specify relationship*

Mobile No. \_\_\_\_\_ Email ID \_\_\_\_\_

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

Phone (Off) \_\_\_\_\_ Phone (Res) \_\_\_\_\_

**ADDITIONAL KYC DETAILS**

**Tax Status: (Please )**

Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  Minor through guardian  Company  
 Fils  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.

**FATCA DETAILS**

^ Refer Instructions page no. 9 (FATCA & CRS Instructions)

FATCA Declaration No. \_\_\_\_\_ Are you a Tax Resident of any Country other than India?  Yes  No

**FATCA & CRS Details:** For Individuals (Mandatory). Non Individual - investors should mandatory fill separate FATCA/CRS Detail Form

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

\*Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

<b>Country of tax resident</b>	1. _____	2. _____	3. _____
<b>Tax Payer Ref ID No.</b>	1. _____	2. _____	3. _____
<b>Identification Type</b>	1. _____	2. _____	3. _____

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: \_\_\_\_\_ City of Birth: \_\_\_\_\_ Country of Nationality: \_\_\_\_\_

If TIN is not available, Please  the reason A, B or C (as defined below): Reason  A  B  C

**6. BANK ACCOUNT DETAILS FOR PAYOUT (Mandatory to attach proof, incase the payout Bank account is different from the source Bank account.)**

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

Bank A/c No. \_\_\_\_\_ Account Type (Please  Savings  Current  NRE  NRO  Others \_\_\_\_\_ (please specify)

Bank Address \_\_\_\_\_

City \_\_\_\_\_

Pincode \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_

IFSC (11 digits)\* \_\_\_\_\_ MICR (9 digits) \_\_\_\_\_ \*This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

**7. INVESTMENT DETAILS**

Mode of Investment  Lumpsum  Lumpsum with SIP  Standalone SIP  SIP (First installment through cheque)  Micro Investment

In case of single scheme the cheque should be drawn in favor of scheme name and for multiple schemes, cheque should be drawn in favor of "PGIM India Mutual Fund - Common Collection A/c"

Scheme / Plan	Growth	IDCW^	Payout	IDCW Reinvestment	Amount
PGIM INDIA _____ <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____
PGIM INDIA _____ <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____
PGIM INDIA _____ <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____
Note: * If Multiple option is opted then the investment amount should match with the total amount.					<b>TOTAL+</b> ₹ _____

(For Plans & Sub-options please see key scheme features). Allow maximum 3 schemes in one application.

^IDCW option is not available for FOF Schemes.

**8. PAYMENT DETAILS**

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

Investment Amount \_\_\_\_\_ A DD Charges (if applicable) \_\_\_\_\_ B Total Amount \_\_\_\_\_ A+B

Mode of Payment  Cheque  Demand Draft  Electronic Fund Transfer  Existing OTM

Cheque/DD Number \_\_\_\_\_ Date           Drawn on Bank / Branch \_\_\_\_\_

UMRN No. \_\_\_\_\_ (If existing OTM) UTR \_\_\_\_\_ dated

**9. TRANSFER OF IDCW**

Transfer of IDCW\*\* (TIDCW)<sup>§</sup> to **PGIM INDIA**

<sup>§</sup>Please refer to SID / addendum thereof for schemes available for Transfer of IDCW

IDCW transfer plan is not available in schemes PGIM India Flexi cap fund, PGIM India Mid cap opportunities fund, PGIM India ELLS tax saver fund, PGIM India Dynamic Bond.



**ONE TIME MANDATE FORM FOR NACH / ECS / AUTO DEBIT / LUMP SUM / SIP**

(\*Mandatory field)

UMRN \_\_\_\_\_ For office use \_\_\_\_\_ Date\*

Sponsor Bank Code  CITI000PIGW Utility Code  CITI 00002000000037

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

MODIFY  CANCEL  Bank a/c number\* \_\_\_\_\_

With Bank\* \_\_\_\_\_ Name of customers bank \_\_\_\_\_ IFSC\* \_\_\_\_\_ MICR\* \_\_\_\_\_

an amount of Rupees\* \_\_\_\_\_ Amount in words \_\_\_\_\_ ₹ \_\_\_\_\_ In Figures \_\_\_\_\_

FREQUENCY\*  Mthly  Qly  H-Yrly  As & When presented DEBIT TYPE\*  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

To

OR  Until Cancelled

\_\_\_\_\_  
x x Signature of first account holder

\_\_\_\_\_  
x x Signature of second account holder

\_\_\_\_\_  
x x 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 where I have authorized the debit.  
• Mandate "From" and "To" date should be only for 30 years



## 10. SIP INVESTMENT

Scheme / Plan	Growth	IDCW <sup>+</sup>	Payout	IDCW Reinvestment	Amount
PGIM INDIA <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____
PGIM INDIA <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____
PGIM INDIA <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	₹ _____
Note: <sup>+</sup> If Multiple option is opted then the investment amount should match with the total amount.					<b>TOTAL<sup>+</sup></b> ₹ _____

Monthly SIP Amount (figure) \_\_\_\_\_ (words) \_\_\_\_\_

SIP Frequency (Please ✓ any one)  Monthly  Quarterly SIP Date: / /  (Any date of the month & quarter) No. of Instalment \_\_\_\_\_

Start Date / /  End Date\* / /  Maximum duration of 30 years.

OTM Debit Mandate is already registered in the folio. Please fill, Unique Mandate (UMRN)\* \_\_\_\_\_

SIP THROUGH AUTO DEBIT (OTM) (Please also fill and attach the SIP OTM Form available on page no. 5)

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 / / / / /

Note: \*Existing Mandate should be valid for the enrolled period.

## 11. SIP TOP-UP

SIP Top Up (Optional) - Available only for investments effected through OTM.

Top Up Amount ₹ / /  Top Up Frequency (✓)  Half Yearly\*  Yearly

Top Up to continue till# / /  maximum duration of 30 years (Please ✓ any 1) OR  Top Up to continue till SIP amount reaches\* ₹ / /

<sup>^</sup> SIP Top Up will cease once the mentioned amount is reached. # It is the date from which SIP Top Up amount will cease \* Default option if not selected.

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

Nominee Name / / / / / / / / /  Date of Birth / / / / /

Address \_\_\_\_\_ Relationship with applicant \_\_\_\_\_ Nominee (%) \_\_\_\_\_

Name of Guardian (in case nominee is a minor) / / / / /

Declare that I / We do not wish to appoint a nominee for our investments in the above folio. I / We understand that in the event of death of all unit holder(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.

If you wish to appoint multiple nominees, please use the multiple nomination form available or visit our website to update nomination.

## 13. 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 the Trustee of PGIM India Mutual Fund for allotment of units of the respective Scheme(s) of PGIM India Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that 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 applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/PGIM India Mutual Fund, I/We hereby authorise the AMC/PGIM India Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that PGIM India Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We 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/FNCR 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)

1 <sup>st</sup> Applicant Signature / Guardian Signature	2 <sup>nd</sup> Applicant Signature	3 <sup>rd</sup> Applicant Signature	POA Signature
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Date / / / / /

Place \_\_\_\_\_

## 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.

- 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.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- 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.
- 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.
- 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.

- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by PGIM India Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- 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.
- 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.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented"
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- 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.
- For period selection investor has option to mention end date.
- The validity of the mandates can be only for a maximum duration of 30 years or below from the Start Date.

## 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 on the investors assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN 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 EUIIN 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 EUIIN of the Sales Person (if any) in the "EUIIN" 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 EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Installments under SIP/ STP / SWP / IDCW Reinvestments, Redemption, SWP Registration.
- g. Investors are requested to note that EUIIN 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, EUIIN 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 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. Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

### 3. EXISTING INVESTORS OF PGIM INDIA MUTUAL FUND (PGIMIF)

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

### 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 dematerialized 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 unit holder.
- 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](http://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](http://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.
- In case of multiple schemes, cheque should be drawn in favour of "PGIM India Mutual Fund - Common Collection A/c"
- IDCW transfer plan is not available in schemes PGIM India Flexi cap fund, PGIM India Mid cap opportunities fund, PGIM India ELLS tax saver fund, PGIM India Dynamic Bond fund.
- Allow maximum 3 schemes in one application.
- Third Party payment will not be accepted. In case of exceptions (as per AMFI Circular) to third party payment, please fill the 'Third Party Declaration Form'.
- 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.

The investors making an application under the 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' 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](http://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:

- 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.

#### 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. LUMP SUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of PGIMIF, 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 : Any date available of the month & quarter. 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

- 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.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- PGIM India Mutual Fund will endeavour to remit the Redemption 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:

**A**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](http://www.pgimindiamf.com)

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 inter alia 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 inter alia 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 India 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	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND</li> <li>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</li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>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; <b>and</b></li> <li>Documentary evidence</li> </ol>
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> <li>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; <b>and</b></li> <li>Documentary evidence</li> </ol> <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>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; <b>and</b></li> <li>Documentary evidence</li> </ol>

#### 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 in favour 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 POA should contain the signature of the investor (POADonor) and the POA holder.
- 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](http://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 DESIGNATED COLLECTION CENTERS /  
INVESTOR SERVICE CENTRES**

**PGIM INDIA ASSET MANAGEMENT PVT. LTD.**

**List Of Collection Centers:**

Ahmedabad: 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, Sidharath Complex, R.C. Dutt, Alkapuri, Baroda 390007. Borivali: 204, 2nd Floor, Jalaram Business Centre, Ganjawala Lane, Near Chamunda Circle, Borivali (W), Mumbai 400092. Chandigarh: SCO-2475- 2476, 2nd Floor, Sector - 22 C, Chandigarh 160022. Chennai: 1D, Century Plaza, 560/561 - Anna Salai, Teynampet, Chennai 600018. Cochin: Door 63/4868K, 3rd Floor, VX Arcade, Kaloor-Kadavanthra Road, Cochin, 682 035. Coimbatore: 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 302001. Jamshedpur: 1st Floor, Dhiren Tower, Beside South Park Hotel, Q Road Bistupur, Jamshedpur-831001. Kanpur: 307/308, 3rd Floor, KAN Chamber, 14/113, Civil Lines, Near Green Park Stadium Kanpur, 208001. Kolkata: Trinity, 5th Floor, Unit -5F, 226/1 AJC Bose Road, Kolkata 700020. Lucknow: G-101, SKI Heights, Park Road, Hazaratganj, Lucknow 226001. 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, Connaught Place, New Delhi 110001. Panaji: Neelkamal Arcade, Cabin No. CL-1, 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, Majuragate, Surat 395001. Thane: Ground Floor, Shop No - 07, Konark Tower, Ghantali Road, Naupada, Thane (W) - 400602

**INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE**

**Agartala:** OLS RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near 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. **Ahmednagar:** Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar – 414001. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies, Akola 444001. **Aligarh :** Sebti Complex Centre Point, Sebti Complex Centre Point, 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 Hospital Ambala 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 Show 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:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP- 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 Floor, Rear Side, A -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:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. **Belgaum:** Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. **Bellary:** Shree Gayathri Towers #4, 1st Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar, 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, Opposite 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:** 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:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. **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:** 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:** Door No:61/2784 ,Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram , Ernakulam-Kerala-682015. **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:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk ,Darbhanga, Bihar - 846004. **Davangere:** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, 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. **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077. **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:** Above V.I.P. House Ajdacent, A.D. Girls College, Bank Road, Gorakpur 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 Shopping 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, Serilingampally Mandal, Hyderabad 500032. **Indore:** 101, Diamond Trade Centre, 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, 22 Yashodhah, Ring Road, Jalgaon 425001. **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101. **Jammu:** 304, A-1, 3rd Floor, North Block, Bahu Plaza, Jammu 180004. **Jamnagar:** 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bungalow, 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. **Kalyan:** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan – 421301.

**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, WB. **Kollam:** Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam 691008. **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:** Shop No. 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, 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:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh. **Mehsana:** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. **Mirzapur:** House No. 404, Ward No. 8, Dankeenganj, Mirzapur, Mirzapur 231001. **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:** 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange) Next Union Bank, Fort, Mumbai 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. **Nagercoil:** 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. **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore – 524003. **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:** Shop No. 20, 1st Floor, BMK, Market, Behind HIVE Hotel, G.T.Road, Panipat 132103, Haryana. **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:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, 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 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, 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:** Office No. 61, First Floor, Ashoka, Plaza, Delhi Road, Rohtak 124001. **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, 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. **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara – 415001. **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:** Shop No 106, Krishna complex 477, Dakshin Kasaba, Datta Chowk, Solapur 413007. **Sonepat:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonapat 131001. **Sri Ganganagar:** Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001. **Srikakulam:** D No: 158, Shop No#3,Kaki Street, Opp Tulasi Das Hospital,CB 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, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. **Tirupathi:** Shop No. 18-1-421/F1, City Center, K.T.Road, Airtel Backside Office, 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 Vekkaliyamman Kalyana Mandapam, Putthur, Trichy 620017. **Trivandrum:** 3rdfloor, No- 3B TC-82/3417, Capitol Center, OPP Secretariat, MG Road, Trivandrum- 695001. **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 4560kkol01. **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 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump 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.

If Undelivered Please return to :

**PGIM India Asset Management Private Limited**

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