



## KEY INFORMATION MEMORANDUM & FORMS

### 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.)

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> <li>Regular income for short term</li> <li>Investments in Money Market instruments</li> <li>Degree of risk – <b>LOW TO MODERATE</b></li> </ul>	<p><b>Scheme Riskometer#</b></p>  <p>Investors understand that their principal will be at low to moderate risk</p>	<p><b>Benchmark Riskometer#</b></p> <p>Benchmark riskometer is at moderate risk</p>  <p>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.

(#For latest Risk-o-meters, investors may refer the website of the Fund viz. [www.pgimindiamf.com](http://www.pgimindiamf.com))

### Potential Risk Class Matrix Cell

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

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

<p><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></p>	<p><b>Investment Manager</b>            PGIM India Asset Management Private Limited            4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.</p>
<p><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&amp;G plc, incorporated in the United Kingdom.)</p>	<p><b>Custodian</b>            Standard Chartered Bank            Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p>
<p><b>Trustee</b>            PGIM India Trustees Private Limited            4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.</p>	<p><b>Registrar</b>            KFin Technologies Limited            Unit - PGIM India Mutual Fund,            9<sup>th</sup> Floor, Capital Towers,            180, Kodambakkam High Road,            Nungambakkam, Chennai – 600034.</p>

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 October 28, 2022.

## Key Scheme Features

<b>Scheme Name</b>	<b>PGIM INDIA MONEY MARKET FUND</b>							
<b>Scheme Type</b>	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.							
<b>Scheme Category</b>	Money Market Fund							
<b>Scheme Code</b>	PGIM/O/D/MMF/19/12/0021							
<b>Investment Objective</b>	<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>							
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th>Instruments</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> <p>Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>In accordance with SEBI Circulars no SEBI/HO/IMD/DF3/CIR/P/2020/229 dated November 6, 2020 and SEBI Circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/583 June 25, 2021, the scheme shall hold at least 10% of its net assets in liquid assets or liquidity in terms of AMFI Best Practices Circular, whichever is higher. In case the exposure in such liquid assets / securities falls below the threshold mandated above, the AMC shall ensure compliance with the above requirement before making any further investment.</p> <p>The Scheme may invest in derivatives instruments as permitted vide SEBI Circular no. DNP/DF/29/2005 dated September 14, 2005 and SEBI Circular No. DNP/DF/30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/DF/31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time</p> <p>The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.</p> <p>The Scheme does not intend to invest in overseas/foreign securities, derivatives and securitized debt. Also, the scheme does not intend to engage in stock lending/short selling or repo transactions in corporate debt securities. The Scheme shall also not participate in Credit Default Swaps.</p> <p>Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circulars dated April 16, 2007, August 16, 2019 and September 20, 2019 as amended from time to time.</p> <p>In terms of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021, the tentative portfolio break-up of Equity, Debt, Money Market Instruments, other permitted securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations. The deviations, if any, will be rebalanced within 30 calendar days.</p> <p>The cumulative gross exposure through money market instruments shall not exceed 100% of the net assets of the Scheme.</p> <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above 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 are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders and meet the objective of the relevant Scheme. However, such changes would be for short term and defensive considerations. In accordance to the provision of SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, with effect from July 1, 2022, in case of deviation from the mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within 30 business days from the date of deviation. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times, the portfolio will adhere to the overall investment objective of the scheme.</p> <p>In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p>		Instruments	Indicative allocations (% of total assets)	Risk Profile	Money Market instruments	0% to 100%	Low
Instruments	Indicative allocations (% of total assets)	Risk Profile						
Money Market instruments	0% to 100%	Low						

	<p>i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.</p> <p>ii. not to levy exit load, if any, on the investors exiting such scheme(s)</p>								
<b>Risk Profile of the scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in PGIM India Money Market Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <p>The Scheme carries risk associated with investing in money market instruments. Investment in money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk &amp; Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>								
<b>Investment Strategy</b>	<p>The scheme seeks to invest in money market securities with maturity of up to 1 year. These securities include commercial papers issued by corporations, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposits, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p>								
<b>Risk Mitigation Strategies</b>	<p>Interest rate risk is managed by determination of duration (which is the expression for change in portfolio value for a basis point change in interest rate) of the portfolio. Analysis of macro economic conditions is done to form a view on future direction of interest rates and to the portfolio accordingly.</p> <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 shall offer 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 Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW). IDCW Option has the following two facilities:</p> <p>i. Payout of Income Distribution cum Capital Withdrawal option (IDCW-Payout);</p> <p>ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment).</p> <p><b>IDCW Frequency - Payout: Monthly</b></p> <p><b>IDCW Frequency - Reinvestment: Daily, Weekly</b></p> <table border="1"> <thead> <tr> <th>IDCW Frequency</th> <th>Record Date</th> </tr> </thead> <tbody> <tr> <td>Daily IDCW</td> <td>All days for which NAV is declared by AMC</td> </tr> <tr> <td>Weekly IDCW</td> <td>Every Friday*</td> </tr> <tr> <td>Monthly IDCW</td> <td>Last Friday of the Month*</td> </tr> </tbody> </table> <p>*If the record date is not a business day, the record date shall be the business day prior to the record date.</p> <p>If distributor code is mentioned in application form but 'Direct plan' is mentioned in the scheme name, the distributor code will be ignored and the application will be processed under direct plan" &amp; in case neither distributor code nor "Direct" is indicated in the application form, the same will be treated as direct plan.</p> <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>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>All Purchase and Switch transactions post the date of suspension, including SIPs/STPs registered prior to the date of suspension and fresh SIP / STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under Direct Plan and shall be continued under Direct Plan perpetually*, with a suitable intimation to the unitholder/s mentioning that the distributor has been suspended from doing mutual fund distribution.</li> </ol> <p>*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.</p>	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*
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Daily IDCW	All days for which NAV is declared by AMC								
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3. All Purchase and Switch transactions including SIP/STP transactions received through the stock exchange platforms through a distributor whose ARN is suspended shall be rejected.
4. In case where the ARN has been permanently terminated, the unitholders have the following options;
  - a. Switch their existing investments under Regular Plan to Direct Plan (with capital gain tax implications); or
  - b. continue their existing investments under Regular Plan under ARN to another distributor of their choice.

The following shall be the treatment of applications under "Direct" / "Regular" Plans:

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

**Default Option/Sub-option:**

The investor must clearly specify his/her choice of Option/Sub-option in the application form, in the absence of which, the Default Option/Sub-option would be applicable and the application will be processed accordingly:

**Default Option:** Growth Option

(if the investor has not indicated choice between 'Growth' or 'IDCW' Options).

**Default Sub-option Under IDCW Option:** IDCW Payout Option.

**Default IDCW Reinvestment Frequency:-** Daily

It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the amount of IDCW payable under the IDCW Payout is Rs. 100/- or less, then the IDCW would be compulsorily reinvested in the same option of the Scheme. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

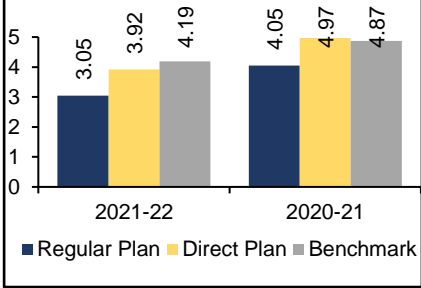
All plans/options under the Scheme shall have common portfolio.

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

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

- a) In respect of valid application received before 3.00 p.m. on a business day and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time, the closing NAV of the day on which the funds are available for utilisation shall be applicable;
- b) In respect of valid application received after 3.00 p.m. on a business day and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable;
- c) However, irrespective of the time of receipt of valid application on a given Business day, where the funds are not available for utilisation before the cut off time on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable.

For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

	<p><b>Redemptions Including Switch-Outs:</b></p> <ol style="list-style-type: none"> <li>1) In respect of valid applications received up to 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.</li> <li>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.</li> </ol> <p><b>Switch Transactions</b></p> <p>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.</p>																								
<p><b>Minimum Application Amount/ Number of Units</b></p>	<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>																								
<p><b>Benchmark</b></p>	<p>CRISIL Money Market Fund BI Index</p>																								
<p><b>Name of the Fund Manager(s) &amp; Tenure in managing the scheme</b></p>	<p>Mr. Bhupesh Kalyani and Mr. Puneet Pal are the fund managers of this scheme.</p> <p>Mr. Bhupesh Kalyani is managing the scheme since September 13, 2022 Mr. Puneet Pal is managing the fund since July 16, 2022</p>																								
<p><b>Name of the Trustee Company</b></p>	<p>PGIM India Trustees Private Limited</p>																								
<p><b>Performance of the Scheme as on September 30, 2022</b></p>	<table border="1" data-bbox="400 999 979 1323"> <thead> <tr> <th>Compounded Annualised Returns^^</th> <th>Regular Plan Returns^ (%)</th> <th>Direct Plan Returns^ (%)</th> <th>Benchmark Returns# (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>3.48</td> <td>4.21</td> <td>4.34</td> </tr> <tr> <td>Since Inception</td> <td>3.61</td> <td>4.45</td> <td>4.40</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>^ Returns are calculated on Growth Option NAV.</p> <p>^^ 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># CRISIL Money Market Fund BI Index.</p> <p>Inception Date: Regular Plan: March 06, 2020; Direct Plan: March 06, 2020</p> <div data-bbox="991 999 1465 1352"> <p><b>Absolute Returns for each Financial Year</b></p>  <table border="1" data-bbox="1011 1066 1433 1352"> <thead> <tr> <th>Financial Year</th> <th>Regular Plan (%)</th> <th>Direct Plan (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>2021-22</td> <td>3.05</td> <td>3.92</td> <td>4.19</td> </tr> <tr> <td>2020-21</td> <td>4.05</td> <td>4.97</td> <td>4.87</td> </tr> </tbody> </table> </div> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>	Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)	Last 1 Year	3.48	4.21	4.34	Since Inception	3.61	4.45	4.40	Financial Year	Regular Plan (%)	Direct Plan (%)	Benchmark (%)	2021-22	3.05	3.92	4.19	2020-21	4.05	4.97	4.87
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<p><b>Portfolio holdings of the Scheme</b></p>	<p><b>Portfolio (Top Ten Holdings) of the Scheme as on September 30, 2022:</b></p> <table border="1" data-bbox="400 1760 1082 2123"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>Government of India</td> <td>43.22</td> </tr> <tr> <td>HDFC Bank Ltd.</td> <td>10.31</td> </tr> <tr> <td>Housing Development Finance Corp Ltd.</td> <td>10.28</td> </tr> <tr> <td>Small Industries Development Bk of India</td> <td>10.06</td> </tr> <tr> <td>Axis Bank Ltd.</td> <td>8.04</td> </tr> <tr> <td>Canara Bank</td> <td>8.01</td> </tr> </tbody> </table>	Issuer	% to Net Assets	Government of India	43.22	HDFC Bank Ltd.	10.31	Housing Development Finance Corp Ltd.	10.28	Small Industries Development Bk of India	10.06	Axis Bank Ltd.	8.04	Canara Bank	8.01										
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<b>Expenses of the Scheme</b>	<p><b>Entry Load:</b> Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)</p> <p><b>Exit Load:</b> Nil.</p>																
<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: 0.51% Direct Plan: 0.12%</b></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 re-duction of 0.05% for every increase of Rs.5,000 crores of dai-ly 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>	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 re-duction of 0.05% for every increase of Rs.5,000 crores of dai-ly net assets or part thereof	On balance of the assets	0.80%
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On balance of the assets	0.80%																
<b>(iii) Additional Recurring expenses</b>	<p>In addition to the annual recurring expenses stated in (ii) above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> <li>Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transaction.</li> <li>Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from beyond top 30 cities (as per SEBI Regulations/ Circulars/ AMFI 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>Goods and 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>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. On payment of IDCW, the NAV of the units under IDCW option will fall to the extent of the IDCW payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.</p>																
<b>Waiver of Load for Direct Applications</b>	Not Applicable																

<b>Tax treatment for the Unitholders</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.		
<b>Daily NAV Publication</b>	<p>The AMC will calculate and disclose the first NAV not later than 5 business days from the date of allotment. Subsequently the AMC will calculate and update the NAV of the Scheme on all the Business 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. If the NAVs are not available before the commencement of Business Hours on the following 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.</p> <p>Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.</p>		
<b>For Investor Grievances please contact</b>	<table border="1" data-bbox="392 430 1474 680"> <tr> <td data-bbox="392 430 778 680"> <b>Name and Address of Registrar KFin Technologies Limited</b>  Unit - PGIM India Mutual Fund,  9<sup>th</sup> Floor, Capital Towers,  180, Kodambakkam High Road,  Nungambakkam, Chennai – 600034 </td> <td data-bbox="785 430 1474 680"> <b>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund</b>  Mr. Murali Ramasubramanian,  Investor Relations Officer  PGIM India Asset Management Pvt. Ltd.  4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra  (East), Mumbai - 400 051.  Tel: 91 22 6159 3000 Fax: 91 22 6159 3000  Email Id: <a href="mailto:care@pgimindia.co.in">care@pgimindia.co.in</a> </td> </tr> </table>	<b>Name and Address of Registrar KFin Technologies Limited</b> Unit - PGIM India Mutual Fund, 9 <sup>th</sup> Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034	<b>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund</b> Mr. Murali Ramasubramanian, Investor Relations Officer PGIM India Asset Management Pvt. Ltd. 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: <a href="mailto:care@pgimindia.co.in">care@pgimindia.co.in</a>
<b>Name and Address of Registrar KFin Technologies Limited</b> Unit - PGIM India Mutual Fund, 9 <sup>th</sup> Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034	<b>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund</b> Mr. Murali Ramasubramanian, Investor Relations Officer PGIM India Asset Management Pvt. Ltd. 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: <a href="mailto:care@pgimindia.co.in">care@pgimindia.co.in</a>		
<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 including transaction charges paid to the distributor.</li> <li>• 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.</li> <li>• The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- <ul style="list-style-type: none"> <li>i. Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository;</li> <li>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.</li> <li>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.</li> <li>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.</li> </ul> </li> <li>• 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.</li> <li>• As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS.</li> <li>• 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.</li> </ul> <p>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.</p> <p>Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 –</p>		



	<p>a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</p> <p>b. Further, CAS issued for the half-year (ended September/ March) shall also provide:</p> <p>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.</p> <p>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.</p> <p><b>Annual Financial Results:</b> 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 (<a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>) and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>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.</p> <p>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 (<a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>)</p> <p><b>Monthly/Half -yearly Portfolio:</b> The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th &amp; 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 &amp; 30th September) on website of Mutual Fund (<a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail fortnightly and half yearly statement of Scheme portfolio within 5 days from each fortnight and within 10 days from the close of each half-year, respectively.</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 <a href="http://www.pgimindiamf.com">www.pgimindiamf.com</a>. and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
<p><b>Transaction Charges</b></p>	<p>In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 read with circular no. CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012 , the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such deduction shall be as under (provided the distributor has opted in to receive the transaction charges). Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none"> <li>• For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000/- and above; and</li> <li>• For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000/- and above.</li> </ul> <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 4 installments.</p> <p>However, the Transaction charges shall not be deducted if:</p> <ol style="list-style-type: none"> <li>a) The amount per purchases /subscriptions is less than Rs. 10,000/-;</li> <li>b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP/ DTP, etc.</li> <li>c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).</li> <li>d) The Distributor has opted out for levy of transaction charges.</li> </ol> <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>

<b>Dispatch of Redemption Proceeds</b>	Within 10 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund.
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**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 30.09.2022 (Rs. in Crs.)	No. of folios as on 30.09.2022										
<p>PGIM India Liquid Fund</p> <p>(An open ended liquid scheme. A relatively low interest rate 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"> <tr> <td data-bbox="523 376 756 584" rowspan="2">Instruments</td> <td colspan="2" data-bbox="761 376 1023 506">Indicative allocations (% of total assets)</td> <td data-bbox="1027 376 1139 584" rowspan="2">Risk Profile</td> </tr> <tr> <td data-bbox="761 512 890 584">Minimum</td> <td data-bbox="895 512 1023 584">Maximum</td> </tr> <tr> <td data-bbox="523 591 756 685">Debt and Money Market Instruments</td> <td data-bbox="761 591 890 685">0%</td> <td data-bbox="895 591 1023 685">100%</td> <td data-bbox="1027 591 1139 685">Low to Medium</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market Instruments	0%	100%	Low to Medium	715.25	18813
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Debt and Money Market Instruments	0%	100%	Low to Medium											
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>										
<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 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"> <tr> <td data-bbox="523 1048 788 1256" rowspan="2">Instruments</td> <td colspan="2" data-bbox="793 1048 1034 1178">Indicative allocations (% of total assets)</td> <td data-bbox="1038 1048 1139 1256" rowspan="2">Risk Profile</td> </tr> <tr> <td data-bbox="793 1184 911 1256">Minimum</td> <td data-bbox="916 1184 1034 1256">Maximum</td> </tr> <tr> <td data-bbox="523 1263 788 1379">Debt and Money Market Instruments including Government securities</td> <td data-bbox="793 1263 911 1379">0%</td> <td data-bbox="916 1263 1034 1379">100%</td> <td data-bbox="1038 1263 1139 1379">Low to Medium</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium	515.04	17543
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium											
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>										
<p>PGIM India Low Duration Fund</p> <p>(An open ended low duration debt scheme investing in instruments such that the</p>	<p>The objective of the scheme is to seek to generate income through investment primarily in low duration debt &amp; money market securities.</p> <p>However, there can be no assurance</p>	<table border="1"> <tr> <td data-bbox="523 1832 788 2040" rowspan="2">Instruments</td> <td colspan="2" data-bbox="793 1832 1034 1962">Indicative allocations (% of total assets)</td> <td data-bbox="1038 1832 1139 2040" rowspan="2">Risk Profile</td> </tr> <tr> <td data-bbox="793 1968 911 2040">Minimum</td> <td data-bbox="916 1968 1034 2040">Maximum</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	100.70	5191				
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												

<p>Macaulay duration of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and moderate credit risk scheme.)</p> <p>(The Scheme has one Segregated Portfolio which was created under PGIM India Credit Risk Fund)</p>	<p>that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>	<table border="1"> <tr> <td data-bbox="518 85 791 219">Debt and Money Market Instruments including Government securities</td> <td data-bbox="791 85 911 219">0%</td> <td data-bbox="911 85 1031 219">100%</td> <td data-bbox="1031 85 1144 219">Low to Medium</td> </tr> </table>	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium								
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium											
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>										
<p>PGIM India Short Duration Fund</p> <p>(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.)</p>	<p>The investment objective of the Scheme is to seek to generate returns with low to medium market risk for investors by investing in a portfolio of short - medium term debt and money market securities.</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"> <tr> <td data-bbox="518 853 791 1048" rowspan="2">Instruments</td> <td colspan="2" data-bbox="791 853 1031 976">Indicative allocations (% of total assets)</td> <td data-bbox="1031 853 1144 1048" rowspan="2">Risk Profile**</td> </tr> <tr> <td data-bbox="791 976 911 1048">Minimum</td> <td data-bbox="911 976 1031 1048">Maximum</td> </tr> <tr> <td data-bbox="518 1048 791 1171">Debt and Money Market Instruments including Government securities</td> <td data-bbox="791 1048 911 1171">0%</td> <td data-bbox="911 1048 1031 1171">100%</td> <td data-bbox="1031 1048 1144 1171">Low to Medium</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium	<p>25.53</p>	<p>994</p>
Instruments	Indicative allocations (% of total assets)			Risk Profile**										
	Minimum	Maximum												
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium											
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>										
<p>PGIM India Banking and PSU Debt Fund</p> <p>(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector</p>	<p>The primary objective of the Scheme is to seek to generate income and capital appreciation by investing predominantly in debt instruments issued by banks, Public Sector Undertakings, Financial institutions and Municipal Bonds.</p>	<table border="1"> <tr> <td data-bbox="518 1760 791 1955" rowspan="2">Instruments</td> <td colspan="2" data-bbox="791 1760 1031 1883">Indicative allocations (% of total assets)</td> <td data-bbox="1031 1760 1144 1955" rowspan="2">Risk Profile</td> </tr> <tr> <td data-bbox="791 1883 911 1955">Minimum</td> <td data-bbox="911 1883 1031 1955">Maximum</td> </tr> <tr> <td data-bbox="518 1955 791 2101">Money market and debt securities# issued by Banks, Public Sector Undertakings (PSU),</td> <td data-bbox="791 1955 911 2101">80%</td> <td data-bbox="911 1955 1031 2101">100%</td> <td data-bbox="1031 1955 1144 2101">Low to Medium</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Money market and debt securities# issued by Banks, Public Sector Undertakings (PSU),	80%	100%	Low to Medium	<p>65.21</p>	<p>2818</p>
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Money market and debt securities# issued by Banks, Public Sector Undertakings (PSU),	80%	100%	Low to Medium											

<p>Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk scheme.)</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"> <tr> <td data-bbox="518 82 791 226">Public Financial institutions (PFI) and Municipal Bonds</td> <td data-bbox="791 82 911 226"></td> <td data-bbox="911 82 1031 226"></td> <td data-bbox="1031 82 1144 226"></td> </tr> <tr> <td data-bbox="518 226 791 327">Other Debt and Money Market Securities</td> <td data-bbox="791 226 911 327">0%</td> <td data-bbox="911 226 1031 327">20%</td> <td data-bbox="1031 226 1144 327">Low to Medium</td> </tr> </table>	Public Financial institutions (PFI) and Municipal Bonds				Other Debt and Money Market Securities	0%	20%	Low to Medium								
Public Financial institutions (PFI) and Municipal Bonds																		
Other Debt and Money Market Securities	0%	20%	Low to Medium															
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>														
<p>PGIM India Dynamic Bond Fund  (An open ended dynamic debt 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.  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"> <tr> <td data-bbox="518 629 791 831" rowspan="2">Instruments</td> <td colspan="2" data-bbox="791 629 1031 752">Indicative allocations (% of total assets)</td> <td data-bbox="1031 629 1144 831" rowspan="2">Risk Profile</td> </tr> <tr> <td data-bbox="791 752 911 831">Minimum</td> <td data-bbox="911 752 1031 831">Maximum</td> </tr> <tr> <td data-bbox="518 831 791 954">Money market instruments &amp; Debt Securities</td> <td data-bbox="791 831 911 954">0%</td> <td data-bbox="911 831 1031 954">100%</td> <td data-bbox="1031 831 1144 954">Medium</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Money market instruments & Debt Securities	0%	100%	Medium	<p>134.68</p>	<p>2618</p>				
Instruments	Indicative allocations (% of total assets)			Risk Profile														
	Minimum	Maximum																
Money market instruments & Debt Securities	0%	100%	Medium															
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>														
<p>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.)</p>	<p>The investment objective of the Scheme is to seek to generate income and capital appreciation by predominantly investing in AA+ and above rated corporate bonds.  However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <tr> <td data-bbox="518 1323 791 1514" rowspan="2">Instruments</td> <td colspan="2" data-bbox="791 1323 1031 1447">Indicative allocations (% of total assets)</td> <td data-bbox="1031 1323 1144 1514" rowspan="2">Risk Profile**</td> </tr> <tr> <td data-bbox="791 1447 911 1514">Minimum</td> <td data-bbox="911 1447 1031 1514">Maximum</td> </tr> <tr> <td data-bbox="518 1514 791 1637">Corporate Debt instruments (AA+ and above rated)</td> <td data-bbox="791 1514 911 1637">80%</td> <td data-bbox="911 1514 1031 1637">100%</td> <td data-bbox="1031 1514 1144 1637">Low to Medium</td> </tr> <tr> <td data-bbox="518 1637 791 1794">Other debt (including Government securities) and Money Market Instruments</td> <td data-bbox="791 1637 911 1794">0%</td> <td data-bbox="911 1637 1031 1794">20%</td> <td data-bbox="1031 1637 1144 1794">Low to Medium</td> </tr> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Corporate Debt instruments (AA+ and above rated)	80%	100%	Low to Medium	Other debt (including Government securities) and Money Market Instruments	0%	20%	Low to Medium	<p>54.81</p>	<p>1349</p>
Instruments	Indicative allocations (% of total assets)			Risk Profile**														
	Minimum	Maximum																
Corporate Debt instruments (AA+ and above rated)	80%	100%	Low to Medium															
Other debt (including Government securities) and Money Market Instruments	0%	20%	Low to Medium															
<p><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>														
<p>PGIM India Gilt Fund</p>	<p>To seek to generate</p>		<p>140.49</p>	<p>852</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>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"> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile**</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> <tr> <td>Government Securities and T Bills</td> <td>80%</td> <td>100%</td> <td>Low</td> </tr> <tr> <td>Other Debt Securities and money market instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </table>	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		
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><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>														
<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"> <tr> <th>Asset Class</th> <th>Indicative Allocations (% of Total Assets)</th> <th>Risk Profile</th> </tr> <tr> <td>Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments with maturity on or before the next business day.</td> <td>0% to 100%</td> <td>Low</td> </tr> </table>	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>83.73</p>	<p>3108</p>								
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><b>Name &amp; Type of the Scheme</b></p>	<p><b>Investment Objective</b></p>	<p><b>Asset Allocation</b></p>	<p><b>AUM as on 30.09.2022 (Rs. in Crs.)</b></p>	<p><b>No. of folios as on 30.09.2022</b></p>														
<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"> <tr> <th>Asset Class</th> <th>Indicative Allocations (% of Total Assets)</th> <th>Risk Profile</th> </tr> <tr> <td>Money Market instruments</td> <td>0% to 100%</td> <td>Low</td> </tr> </table>	Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile	Money Market instruments	0% to 100%	Low	<p>49.33</p>	<p>2504</p>								
Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile																
Money Market instruments	0% to 100%	Low																

# 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.

Application No. \_\_\_\_\_

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

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

Sr. No.	Name of the Scheme	Type of the Scheme
1	PGIM India Overnight Fund	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.
2	PGIM India Liquid Fund	An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme.
3	PGIM India Ultra Short Duration Fund	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. A relatively low interest rate risk and moderate credit risk scheme.
4	PGIM India Low Duration Fund (No. of Segregated Portfolio 1)*	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and moderate credit risk scheme.
5	PGIM India Money Market Fund	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.
6	PGIM India Short Duration Fund	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. A moderate interest rate risk and moderate credit risk scheme.
7	PGIM India Gilt Fund	An open ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.
8	PGIM India Dynamic Bond Fund	An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.
9	PGIM India Corporate Bond Fund	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme.
10	PGIM India Banking & PSU Debt Fund	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk scheme.

\*The scheme has 1 segregated portfolio which was created under PGIM India Credit Risk Fund. Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022

## 1. DISTRIBUTOR INFORMATION

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

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

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

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

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

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

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

**Go Green Initiative**

Opt-in – Physical

Opt-out – Email

Refer instruction no. 12

## 3. EXISTING FOLIO NUMBER

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

## 4. MODE OF HOLDING

Single OR  Anyone or Survivor OR  Joint (Default option)

## 5. DEMAT ACCOUNT DETAILS

Kindly fill the below details for allotment of units in demat mode

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

## ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No. \_\_\_\_\_

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

**6. SOLE / FIRST APPLICANT'S DETAILS**

# Mandatory

Name# \_\_\_\_\_ Gender# (please ✓)  Male  Female

Date of Birth/Incorporation# 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Proof of DOB of Minor enclosed (please ✓)  Passport  Birth Certificate  Other \_\_\_\_\_ please specify

PAN# \_\_\_\_\_ CKYC / KIN \_\_\_\_\_

Legal Entity Identification\* \_\_\_\_\_ *\*Applicable for Non-Individuals only*

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

PAN# \_\_\_\_\_ CKYC / KIN \_\_\_\_\_  Natural Guardian  Legal Guardian<sup>§</sup>

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

\_\_\_\_\_ City \_\_\_\_\_

Pincode \_\_\_\_\_ (Mandatory) State \_\_\_\_\_ Country \_\_\_\_\_

Phone (Off.) \_\_\_\_\_ Fax No. \_\_\_\_\_ Phone (Res) \_\_\_\_\_

# If we confirm, below contact details are of (Pls select (✓) any)  Primary holder  ^Family (Specify relationship) \_\_\_\_\_

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

<sup>^</sup>Family for this purpose shall mean self, spouse, dependent children and dependent parents. <sup>§</sup> Enclose supporting documents

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

\_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_ Zip Code# \_\_\_\_\_

All fields are Mandatory

**Status:** (Please ✓)  Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  
 Minor through guardian  Company  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
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 (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 <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  
 (ii) Gaming / Gambling / Lottery / Casino Services  Yes  No States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations,  
 (iii) Money Lending / Pawning  Yes  No important political party officials, etc.

**SECOND APPLICANT'S DETAILS**

# Mandatory

Name# \_\_\_\_\_ Gender# (please ✓)  Male  Female

Date of Birth# 

D	D	M	M	Y	Y	Y	Y
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 Proof of DOB (please ✓)  Passport  Birth Certificate  Other \_\_\_\_\_ please specify

PAN# \_\_\_\_\_ CKYC / KIN \_\_\_\_\_

Pincode \_\_\_\_\_ (Mandatory) Phone (Off.) \_\_\_\_\_ Mobile No.# \_\_\_\_\_

Phone (Res) \_\_\_\_\_ Email ID \_\_\_\_\_

**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)<sup>^</sup>  I am Related to Politically Exposed Person (RPEP)  Not applicable

<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.

All fields are Mandatory



**THIRD APPLICANT'S DETAILS**

# Mandatory

Name# \_\_\_\_\_ Gender# (please ✓)  Male  Female

Date of Birth# 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Proof of DOB (please ✓)  Passport  Birth Certificate  Other \_\_\_\_\_ (please specify)

PAN# \_\_\_\_\_ CKYC / KIN \_\_\_\_\_

Pincode \_\_\_\_\_ (Mandatory) Phone (Off.) \_\_\_\_\_ Mobile No.# \_\_\_\_\_

Phone (Res) \_\_\_\_\_ Email ID \_\_\_\_\_

**Status:** (Please ✓)  Resident Individual  NRI-Repatriation  NRI-Non Repatriation  Partnership  Trust  HUF  AOP  
 Minor through guardian  Company  FIs  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)<sup>^</sup>  I am Related to Politically Exposed Person (RPEP)  Not applicable  
<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.

All fields are Mandatory

**7. INVESTMENT & PAYMENT DETAILS** The name of the first/ sole applicant must be pre-printed on the cheque.

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

Scheme Name **PGIM INDIA** Plan \_\_\_\_\_ Option  Growth\*  IDCW\*\* \*Default Option

IDCW\*\* Facility  Payout of IDCW\*\*  Re-Investment of IDCW\*\* (\*\*Refer instruction no. 7) IDCW\*\* Frequency<sup>§</sup>: \_\_\_\_\_ \*Default Facility

Transfer of IDCW\*\* (TIDCW)<sup>§</sup> to **PGIM INDIA** (Please refer to SID / addendum thereof for schemes available for Transfer of IDCW and IDCW Frequency)

**Lumpsum Investment**

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

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

**SIP Investment**

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

SIP Frequency (Please ✓ any one)  Monthly  Quarterly SIP Date: 

D	D
---	---

 (Any date of the month except 29/30/31) No. of Instalment \_\_\_\_\_

Start Date 

M	M	Y	Y	Y	Y
---	---	---	---	---	---

 End Date 

M	M	Y	Y	Y	Y
---	---	---	---	---	---

 OR  If end date is not mentioned then the SIP will be considered for perpetuity (Dec 2099).

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

SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details Cheque Nos. From \_\_\_\_\_ To \_\_\_\_\_  
 If Start Date is not mentioned, next applicable SIP cycle date would be applied for processing. Cheque Dates From \_\_\_\_\_ To \_\_\_\_\_

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

**PGIM** **ONE TIME MANDATE FORM** (\*Mandatory field)

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

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Sponsor Bank Code 

C	I	T	I	0	0	P	I	G	W
---	---	---	---	---	---	---	---	---	---

 Utility Code 

C	I	T	I	0	0	0	0	0	0	0	3	7
---	---	---	---	---	---	---	---	---	---	---	---	---

CREATE  MODIFY  CANCEL I/We hereby authorize 

P	G	I	M	I	N	D	I	A	M	U	T	A	L	F	U	N	D
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

 to debit (Please ✓) 

S	B	/	C	A	/	C	C	/	S	B	-	N	R	E	/	S	B	-	N	R	O	/	O	t	h	e	r
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

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

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

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

FREQUENCY\*  Mthly  Qlty  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 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 To 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 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.

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

Name of the Bank											Branch																			
Account No.											Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Others														
Bank Address																														
Pincode							State							City																
MICR Code (9 digits)							*IFSC Code for NEFT / RTGS							*This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.																

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

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

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

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

If Yes, please provide the following information [mandatory]

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

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

#To also include USA, where the individual is a citizen/ green card holder of USA. <sup>A</sup>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)

## 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 or select until cancelled, please note that if both the option are selected then the mandate would be rejected.

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

I / We wish to :

- Register<sup>1</sup> a Nominee for my / our investments  
 Declare that I / We do not wish to appoint a nominee for my / our investments. I / We understand that in the event of death of all unitholder(s) in the folio, the legal heirs for the unit holders would need to submit all requisite documents for transmitting the units in favour of the legal heir based on applicable legal / regulatory requirements at the stage of initiation of the transmission request.

<b>Name of 1<sup>st</sup> Nominee :</b> _____			
PAN** <input type="text"/>		Date of Birth* <input type="text"/>	
Relationship with 1 <sup>st</sup> holder : <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Spouse <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Others _____ (Please specify)			
Proof of relationship : <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Marriage Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others _____ (Please specify)			
<b>Address of Nominee (Please ✓)</b> <input type="checkbox"/> Same Address as is updated in the folio <input type="checkbox"/> Different Address. Please provide details below:			
Address: _____			
City : _____		State : _____	PIN <input type="text"/>
% of Allocation <sup>2</sup> : <input type="checkbox"/> 100% <input type="checkbox"/> 75% <input type="checkbox"/> 50% <input type="checkbox"/> 33 <sup>1</sup> / <sub>3</sub> % <input type="checkbox"/> 25% <input type="checkbox"/> Others _____ (Please specify)			
<b>Guardian Information (To be mandatorily provided if Nominee is below 18 years of age)</b>			
Name of Guardian : _____		PAN of Guardian* <input type="text"/>	
Guardian's Relationship with Nominee* : <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian			
<b>Name of 2<sup>nd</sup> Nominee :</b> _____			
PAN** <input type="text"/>		Date of Birth* <input type="text"/>	
Relationship with 1 <sup>st</sup> holder : <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Spouse <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Others _____ (Please specify)			
Proof of relationship : <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Marriage Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others _____ (Please specify)			
<b>Address of Nominee (Please ✓)</b> <input type="checkbox"/> Same Address as is updated in the folio <input type="checkbox"/> Different Address. Please provide details below:			
Address: _____			
City : _____		State : _____	PIN <input type="text"/>
% of Allocation <sup>2</sup> : <input type="checkbox"/> 100% <input type="checkbox"/> 75% <input type="checkbox"/> 50% <input type="checkbox"/> 33 <sup>1</sup> / <sub>3</sub> % <input type="checkbox"/> 25% <input type="checkbox"/> Others _____ (Please specify)			
<b>Guardian Information (To be mandatorily provided if Nominee is below 18 years of age)</b>			
Name of Guardian : _____		PAN of Guardian* <input type="text"/>	
Guardian's Relationship with Nominee* : <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian			
<b>Name of 3<sup>rd</sup> Nominee :</b> _____			
PAN** <input type="text"/>		Date of Birth* <input type="text"/>	
Relationship with 1 <sup>st</sup> holder : <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Spouse <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Others _____ (Please specify)			
Proof of relationship : <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Marriage Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others _____ (Please specify)			
<b>Address of Nominee (Please ✓)</b> <input type="checkbox"/> Same Address as is updated in the folio <input type="checkbox"/> Different Address. Please provide details below:			
Address: _____			
City : _____		State : _____	PIN <input type="text"/>
% of Allocation <sup>2</sup> : <input type="checkbox"/> 100% <input type="checkbox"/> 75% <input type="checkbox"/> 50% <input type="checkbox"/> 33 <sup>1</sup> / <sub>3</sub> % <input type="checkbox"/> 25% <input type="checkbox"/> Others _____ (Please specify)			
<b>Guardian Information (To be mandatorily provided if Nominee is below 18 years of age)</b>			
Name of Guardian : _____		PAN of Guardian* <input type="text"/>	
Guardian's Relationship with Nominee* : <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian			

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

**11. DECLARATION AND SIGNATURES**

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of PGIM India Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to 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/FCNR Account(s). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

**SIGNATURE(S)**

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 \_\_\_\_\_

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

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

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

- (i) 'Direct' investments;
- (ii) subscription below Rs. 10,000/- and
- (iii) switch (including STP) and redemption (including SWP) transactions.

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

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

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 a 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 unitholder.
- b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.
- c. If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
- d. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :  
NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- e. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
  - No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
  - Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
  - A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
  - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
  - If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
  - The bank a/c to be in name of minor or guardian with minor as joint.
- f. PGIM India Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of PGIM India Mutual Fund. Any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI. Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies.

### g. KYC Requirements And Details:

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

#### • PAN

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

## INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

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:

- 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.
- Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.
- 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.
- 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.
- AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- If the PAN of investor is not updated on CKYCR system, the investor should submit self-certified copy of PAN card to the Mutual Fund/ AMC.

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

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/ documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- Overseas address is mandatory for NRI/FII investors.

### i. Instructions for LEI

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

## 7. INVESTMENT/PAYMENT DETAILS

### Introduction of Direct Plan:-

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

- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.

- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.

- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "PGIM India Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of Payout of Income Distribution cum Capital Withdrawal option or Reinvestment of Income Distribution cum Capital Withdrawal option. If any of the information is left blank, the default option will be applicable.

- Investment cheque is not mandatory if investor wish to start a SIP.

- Please note investor needs to fill the Common Application Form and SIP Investment Form.

- Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "PGIM India Midcap Opportunities Fund" and crossed "Account Payee only".

- Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility.

Please note that third party payments shall not be accepted.

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

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

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

- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at [www.pgimindiamf.com](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:

- 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:

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











