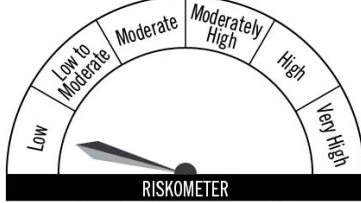
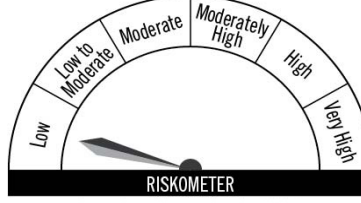


KEY INFORMATION MEMORANDUM

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.)

Product labeling for the scheme is as follows:

| This product is suitable for investors who are seeking* | | |
|---|---|---|
| <ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt and money market instruments having maturity of upto 1 business day | <p align="center">Scheme Riskometer</p>  <p align="center">RISKOMETER</p> <p align="center">Low - Investors understand that their principal will be at low risk</p> | <p align="center">Benchmark Riskometer</p>  <p align="center">RISKOMETER</p> <p align="center">Benchmark riskometer is at low risk</p> <p align="center">AMFI Tier 1 Benchmark - NIFTY 1D Rate Index</p> |
| | | |

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

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) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

Offer of Units at NAV based prices during Ongoing Offer

| | |
|--------------------------------------|---|
| Name of the Mutual Fund | PGIM India Mutual Fund |
| Name of the Asset Management Company | PGIM India Asset Management Private Limited |
| Name of Trustee Company | PGIM India Trustees Private Limited |
| Address of the entities | 4 th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. |
| Website | www.pgimindiamf.com |

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.pgimindiamf.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with 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 certified the accuracy or adequacy of this KIM.

This KIM is dated June 26, 2024.

| Investment Objective | <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 is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|---|-------------|--|--|---------|---------|---|----|------|---------|--------------------|------------------------|---------------------|----|-------------|---|---|----|------------------|---|---|----|-------------------------------|--|---|----|---------------------|---|---|----|--|---|---|----|----------------------|--|---|
| Asset Allocation Pattern of the scheme | <p>The asset allocation in the Scheme under normal circumstances will be as follows:</p> <table border="1" data-bbox="328 394 1485 645"> <thead> <tr> <th data-bbox="328 394 975 472" rowspan="2">Instruments</th> <th colspan="2" data-bbox="983 394 1485 472">Indicative Allocations (% of Total Assets)</th> </tr> <tr> <th data-bbox="983 472 1222 510">Minimum</th> <th data-bbox="1230 472 1485 510">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="328 517 975 645">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 data-bbox="983 517 1222 645">0%</td> <td data-bbox="1230 517 1485 645">100%</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>The scheme will limit the investments into debt instruments with 1 day residual maturity only to Government securities, SDLs, PSUs, PFIs and other Quasi-government papers.</p> <p><u>Indicative Table:(Actual instrument/percentages may vary subject to applicable SEBI circulars)</u></p> <table border="1" data-bbox="328 920 1469 1715"> <thead> <tr> <th data-bbox="328 920 456 958">Sr. No.</th> <th data-bbox="456 920 759 958">Type of Instrument</th> <th data-bbox="759 920 1174 958">Percentage of exposure</th> <th data-bbox="1174 920 1469 958">Circular references</th> </tr> </thead> <tbody> <tr> <td data-bbox="328 958 456 1021">1.</td> <td data-bbox="456 958 759 1021">Derivatives</td> <td data-bbox="759 958 1174 1021">The Scheme does not intend to invest in derivatives</td> <td data-bbox="1174 958 1469 1021">-</td> </tr> <tr> <td data-bbox="328 1021 456 1084">2.</td> <td data-bbox="456 1021 759 1084">Securitized Debt</td> <td data-bbox="759 1021 1174 1084">The Scheme does not intend to invest in securitized debt.</td> <td data-bbox="1174 1021 1469 1084">-</td> </tr> <tr> <td data-bbox="328 1084 456 1352">3.</td> <td data-bbox="456 1084 759 1352">Debt Instruments with SO / CE</td> <td data-bbox="759 1084 1174 1352">The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</td> <td data-bbox="1174 1084 1469 1352">-</td> </tr> <tr> <td data-bbox="328 1352 456 1415">4.</td> <td data-bbox="456 1352 759 1415">Overseas securities</td> <td data-bbox="759 1352 1174 1415">The Scheme does not intend to invest in overseas/foreign securities</td> <td data-bbox="1174 1352 1469 1415">-</td> </tr> <tr> <td data-bbox="328 1415 456 1648">5.</td> <td data-bbox="456 1415 759 1648">Repo/ reverse repo transactions in corporate debt securities</td> <td data-bbox="759 1415 1174 1648">The scheme may participate in corporate bond repo transactions and in accordance with extant SEBI/RBI guidelines and any subsequent amendments thereto specified by SEBI and/or RBI from time to time</td> <td data-bbox="1174 1415 1469 1648">Paragraph 12.18 of SEBI Master Circular for Mutual Funds dated May 19, 2023</td> </tr> <tr> <td data-bbox="328 1648 456 1715">6.</td> <td data-bbox="456 1648 759 1715">Credit Default Swaps</td> <td data-bbox="759 1648 1174 1715">The Scheme shall not participate in Credit Default Swaps</td> <td data-bbox="1174 1648 1469 1715">-</td> </tr> </tbody> </table> <p>The cumulative gross exposure through debt securities, repo transactions and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.</p> <p><u>Portfolio Rebalancing:</u></p> <p>In accordance with the provision of paragraph 1.14.1.2(b) and 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023 in case of deviation from the mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC's), 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</p> | | | Instruments | Indicative Allocations (% of Total Assets) | | Minimum | Maximum | 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% | 100% | Sr. No. | Type of Instrument | Percentage of exposure | Circular references | 1. | Derivatives | The Scheme does not intend to invest in derivatives | - | 2. | Securitized Debt | The Scheme does not intend to invest in securitized debt. | - | 3. | Debt Instruments with SO / CE | The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction. | - | 4. | Overseas securities | The Scheme does not intend to invest in overseas/foreign securities | - | 5. | Repo/ reverse repo transactions in corporate debt securities | The scheme may participate in corporate bond repo transactions and in accordance with extant SEBI/RBI guidelines and any subsequent amendments thereto specified by SEBI and/or RBI from time to time | Paragraph 12.18 of SEBI Master Circular for Mutual Funds dated May 19, 2023 | 6. | Credit Default Swaps | The Scheme shall not participate in Credit Default Swaps | - |
| Instruments | Indicative Allocations (% of Total Assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sr. No. | Type of Instrument | Percentage of exposure | Circular references | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. | Derivatives | The Scheme does not intend to invest in derivatives | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. | Securitized Debt | The Scheme does not intend to invest in securitized debt. | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. | Debt Instruments with SO / CE | The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction. | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4. | Overseas securities | The Scheme does not intend to invest in overseas/foreign securities | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5. | Repo/ reverse repo transactions in corporate debt securities | The scheme may participate in corporate bond repo transactions and in accordance with extant SEBI/RBI guidelines and any subsequent amendments thereto specified by SEBI and/or RBI from time to time | Paragraph 12.18 of SEBI Master Circular for Mutual Funds dated May 19, 2023 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. | Credit Default Swaps | The Scheme shall not participate in Credit Default Swaps | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | |
|--|--|
| | <p>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> <ol style="list-style-type: none"> i. not be permitted to launch any new scheme till the time the portfolio is rebalanced; ii. not to levy exit load, if any, on the investors exiting such scheme <p><u>Short term defensive consideration:</u></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations in line with paragraph 1.14.1.2(b) of SEBI Master Circular for Mutual Funds dated May 19, 2023 and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> |
| <p>Investment Strategy</p> | <p>The investment objective of the Scheme is to generate returns by investing in debt and money market instruments with overnight maturity. The total assets of the Scheme will be invested in debt securities and money market instruments maturing on or before next Business Day. In case of securities with put and call options (daily or otherwise) the residual maturity (deemed or actual) shall be on or before the next Business Day. Investments under the Scheme would be made predominantly in Tri-Party Repo (TREP) , overnight reverse repos and fixed income securities/instruments with overnight maturity.</p> <p>Risk Control</p> <p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process</p> <p>The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. For investments in debt securities, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous and in-depth credit evaluation of the securities proposed to be invested in, will be carried out by the investment team of the AMC. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, investment will be in accordance with Guidelines approved by the Board. Further, all investments in the unrated paper are periodically reviewed by Investment Committee and the Board of AMC & Trustee Company.</p> <p>Portfolio Turnover</p> <p>The Scheme is an open-ended scheme. It is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.</p> |
| <p>Risk Profile of the scheme</p> | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in PGIM India Overnight Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> • The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and 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>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p> |
| <p>Plans & Options</p> | <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 paragraph 2.5 of SEBI Master Circular dated May 19, 2023.</p> |

Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option. IDCW Option has the following two facilities:

- i. Payout of Income Distribution cum Capital Withdrawal option (IDCW- Payout);
- ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment);

IDCW Payout Frequency - : Weekly

IDCW Reinvestment Frequency - : Daily & Weekly

| IDCW Frequency | Record Date |
|-----------------------|---|
| Daily IDCW | All days for which NAV is declared by AMC |
| Weekly IDCW | Every Friday* |

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

Default Option/facility:

The investor must clearly specify his/her choice of Option/facility in the application form, in the absence of which, the Default Option/facility 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 Frequency under IDCW Option: Daily

Default facility Under IDCW Option: IDCW Reinvestment

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

Kindly refer SAI for detailed disclosure on:

- i. Default plans and options;
- ii. 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.
- iii. Treatment of applications under “Direct” / “Regular” Plans;
- iv. Other updates

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

SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-

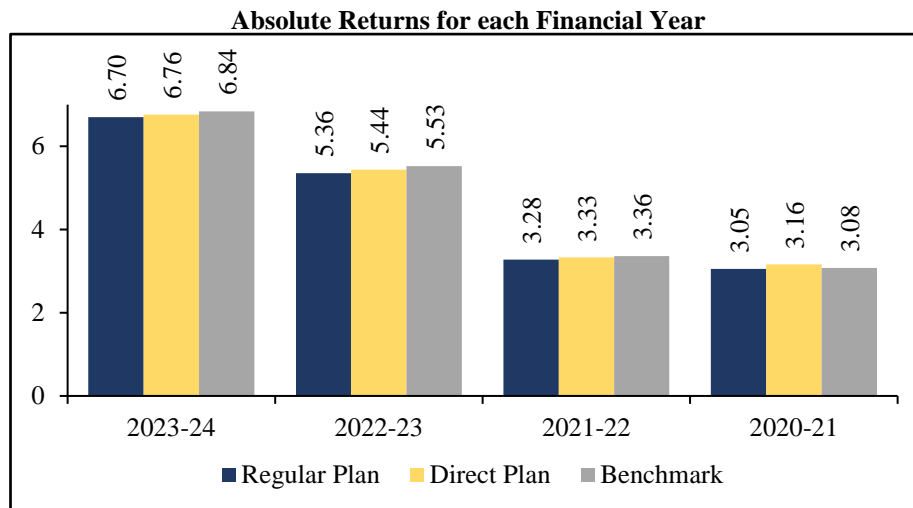
- a. Where a valid application is received upto 1:30 p.m. on a Business Day at the Official Point of Acceptance along with a local cheque or a demand draft payable at par at the same place of the submission of the application and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- b. Where a valid application is received after 1:30 p.m. on a Business Day at the Official Point of Acceptance and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the next business day shall be applicable; and
- c. Irrespective of the time of receipt of valid application at the Official Point of Acceptance, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

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

REDEMPTIONS INCLUDING SWITCH-OUTS:

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

| | <p>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.</p> <p>Switch Transactions</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> | | | | | | | | | | | | | | | | |
|---|---|---|---------------------------------------|--------------------------------------|------------------------------------|-----------------------------|------|------|------|-----------------------------|------|------|------|-----------------|------|------|------|
| Minimum Application Amount/ Number of Units | <p>Initial Purchase/Switch-in — Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter.</p> <p>Additional Purchase — Minimum of Rs.1000/- and in multiples of Re.1/-thereafter.</p> <p>Redemption /Switch-out — Minimum of Rs.1000/- and in multiples of Re.1/-thereafter or account balance, whichever is lower.</p> | | | | | | | | | | | | | | | | |
| Dispatch of Redemption Request | Within 3 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund. | | | | | | | | | | | | | | | | |
| Benchmark Index | NIFTY 1D Rate Index | | | | | | | | | | | | | | | | |
| Dividend Policy | Under the IDCW option, the Trustee will endeavour 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. | | | | | | | | | | | | | | | | |
| Name of the Fund Manager | Mr. Bhupesh Kalyani and Mr. Puneet Pal are managing the scheme. | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | PGIM India Trustees Private Limited | | | | | | | | | | | | | | | | |
| Performance of the Scheme as on May 31, 2024 | <table border="1"> <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>Returns for the last 1 Year</td> <td>6.70</td> <td>6.77</td> <td>6.84</td> </tr> <tr> <td>Returns for the last 3 Year</td> <td>5.30</td> <td>5.36</td> <td>5.43</td> </tr> <tr> <td>Since Inception</td> <td>4.70</td> <td>4.78</td> <td>4.78</td> </tr> </tbody> </table> <p>Past performance may or may not be sustained in future & 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>[#] Nifty 1D Rate Index</p> <p>Inception Date: Regular Plan & Direct Plan: August 27, 2019</p> | Compounded Annualised Returns ^{^^} | Regular Plan Returns [^] (%) | Direct Plan Returns [^] (%) | Benchmark Returns [#] (%) | Returns for the last 1 Year | 6.70 | 6.77 | 6.84 | Returns for the last 3 Year | 5.30 | 5.36 | 5.43 | Since Inception | 4.70 | 4.78 | 4.78 |
| Compounded Annualised Returns ^{^^} | Regular Plan Returns [^] (%) | Direct Plan Returns [^] (%) | Benchmark Returns [#] (%) | | | | | | | | | | | | | | |
| Returns for the last 1 Year | 6.70 | 6.77 | 6.84 | | | | | | | | | | | | | | |
| Returns for the last 3 Year | 5.30 | 5.36 | 5.43 | | | | | | | | | | | | | | |
| Since Inception | 4.70 | 4.78 | 4.78 | | | | | | | | | | | | | | |



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

Additional Scheme Related Disclosures

- i. **Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) of the Scheme**
 - **Top 10 holdings by issuer as on May 31, 2024:** <https://www.pgimindiamf.com/statutory-disclosure/sid-kim-sai-related-disclosures>
 - **Sector allocation as on May 31, 2024:** <https://www.pgimindiamf.com/statutory-disclosure/sid-kim-sai-related-disclosures>
- ii. **Portfolio turnover ratio of the Scheme as on May 31, 2024: Not Applicable**

Expenses of the Scheme

(i) Load Structure

Exit Load: Nil.

(ii) Recurring expenses

| Assets under management Slab (In Rs. crore) | Total expense ratio limits (p.a.) |
|--|--|
| on the first Rs.500 crores of the daily net assets | 2.00% |
| on the next Rs.250 crores of the daily net assets | 1.75% |
| on the next Rs.1,250 crores of the daily net assets | 1.50% |
| on the next Rs.3,000 crores of the daily net assets | 1.35% |
| on the next Rs.5,000 crores of the daily net assets | 1.25% |
| On the next Rs.40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof |
| On balance of the assets | 0.80% |

Actual Expenses for the previous financial year

Total recurring expenses as a percentage of daily net assets:

| | | |
|--|--|---|
| | <p>Regular Plan: 0.20% Direct Plan: 0.15% (May 31, 2024)</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.</p> | |
| Tax treatment for the Investors (Unitholders) | Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors. | |
| Daily Net Asset Value (NAV) Publication | The NAV of the Scheme will be calculated and disclosed on all calendar days. The AMC shall update the NAVs on the website of the AMC (www.pgimindiamf.com) and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. | |
| For Investor Grievances please contact | Name and Address of Registrar | Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund |
| | KFin Technologies Limited Unit- PGIM India Mutual Fund 9 th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034. | Mr. Ranjit Venugopal, PGIM India Mutual Fund Investor Relations Officer 1 D, First Floor, Century Plaza No. 560/561 - Anna Salai, Teynampet Chennai – 600018. Tel: +91-44-40745800 |
| Unitholders' Information | <p>i) Accounts Statements:</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>(ii) Annual Financial Results:</p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.pgimindiamf.com) and Association of Mutual Funds in India (www.amfiindia.com).</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 (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>(iii) Fortnightly/Monthly/Half -yearly Portfolio:</p> | |

| | |
|--|---|
| | <p>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th & last day of each month) within 5 days of every fortnight, monthly basis within 10 days from end of each month (i.e. last day of each month) and half yearly basis within 10 days of each half year (i.e. 31st March & 30th September) on website of Mutual Fund (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format.</p> <p>In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.pgimindiamf.com. and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> |
|--|---|

COMMON APPLICATION FORM

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

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

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



PGIM
India Mutual Fund

Application No. _____

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

| Potential Risk Class | | | |
|-----------------------------|--|---|---------------------------|
| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I • PGIM India Overnight Fund | B-I • PGIM India Liquid Fund • PGIM India Ultra Short Duration Fund • PGIM India Money Market Fund (No. of Segregated Portfolio)* | C-I NIL |
| Moderate (Class II) | A-II NIL | B-II NIL | C-II NIL |
| Relatively High (Class III) | A-III • PGIM India Gilt Fund • PGIM India Dynamic Bond Fund • PGIM India CRISIL IBX Gilt Index - Apr 2028 Fund | B-III • PGIM India Corporate Bond 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 Money Market Fund (No. of Segregated Portfolio 1)* | An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme. |
| 5 | 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. |
| 6 | 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. |
| 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 CRISIL IBX Gilt Index - Apr 2028 Fund | An open-ended Target Maturity Index Fund investing in constituents of the CRISIL-IBX Gilt Index - April 2028. A relatively high interest rate risk and relatively low credit risk |

* 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 which was further merged with PGIM India Money Market Fund w.e.f. September 30, 2023.)

CAF_V1.2 March 2024



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

Non-Profit Organization (NPO):

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

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

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

Occupation:

Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others please specify

Gross Annual Income:

Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
OR Net worth (Mandatory for Non-Individuals) ₹ as on (Not older than 1 year)

For Individuals [Please ✓]: I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable
For Non-Individuals [Please ✓] (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form
(i) Foreign Exchange / Money Changer Services Yes No (ii) Gaming / Gambling / Lottery / Casino Services Yes No (iii) Money Lending / Pawning Yes No
^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

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

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

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

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
If Yes, please provide the following information [mandatory]. Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

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

| Country of tax resident | 1. | 2. | 3. |
|-------------------------|----|----|----|
| Tax Payer Ref ID No. | 1. | 2. | 3. |
| Identification Type | 1. | 2. | 3. |

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

Country of Birth: City of Birth: Country of Nationality:

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

SECOND APPLICANT'S DETAILS

Mr Ms Mrs (Please ✓)

Name# Gender (Please ✓) Male Female
(Name as per PAN)

Father's name

Mother's name

PAN# NOTE- PAN copy mandatory DOB# CKYC / KIN

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

Mobile No. Email ID

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

Phone (Off) Phone (Res)

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP Minor through guardian Company
 Fils PIO Body Corporate Society/Club Sole Proprietorship Non Profit Organisation Financial Institution NBFC Others please specify

Occupation:

Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others please specify

Gross Annual Income:

Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
OR Net worth (Mandatory for Non-Individuals) ₹ as on (Not older than 1 year)

For Individuals [Please ✓]: I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable
^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

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

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

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

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
If Yes, please provide the following information [mandatory]. Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

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

| Country of tax resident | 1. | 2. | 3. |
|-------------------------|----|----|----|
| Tax Payer Ref ID No. | 1. | 2. | 3. |
| Identification Type | 1. | 2. | 3. |

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

Country of Birth: City of Birth: Country of Nationality:

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

THIRD APPLICANT'S DETAILS

Mr Ms Mrs (Please) Name# _____
(Name as per PAN)

Father's name _____
 Mother's name _____

PAN# _____ DOB# _____ CKYC / KIN _____ Gender (Please) Male Female

NOTE- PAN copy mandatory
 # I/ we confirm, below contact details are of (Please select) any Primary holder ^Family _____ Specify relationship _____
 Mobile No. _____ Email ID _____
 ^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.
 Phone (Off) _____ Phone (Res) _____

ADDITIONAL KYC DETAILS

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

Occupation:
 Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others _____ please specify _____

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

For Individuals [Please]: I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable
 ^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

FATCA DETAILS

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

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

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

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
 If Yes, please provide the following information [mandatory]. Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:
 *Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

| Country of tax resident | 1. | 2. | 3. |
|-------------------------|----|----|----|
| Tax Payer Ref ID No. | 1. | 2. | 3. |
| Identification Type | 1. | 2. | 3. |

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

Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

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

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

Bank Name _____ Branch _____
 Bank A/c No. _____ Account Type (Please) Savings Current NRE NRO Others _____ (please specify) _____
 Bank Address _____ City _____
 Pincode _____ State _____ Country _____
 IFSC (11 digits)* _____ MICR (9 digits) _____ *This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

7. INVESTMENT DETAILS

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

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

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

(For Plans & Sub-options please see key scheme features). Allow maximum 3 schemes in one application. ^IDCW option is not available for FOF Schemes.

8. SIP INVESTMENT DETAILS

Refer Instruction no. 7

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

Monthly SIP Amount (figure) _____ (words) _____
 SIP Frequency (Please any one) Monthly Quarterly SIP Date: [D][D] (Any date of the month & quarter) No. of Instalment _____
 Start Date [M][M][Y][Y][Y][Y] End Date* [M][M][Y][Y][Y][Y] Maximum duration of 40 years.
 OTM Debit Mandate is already registered in the folio. Please fill, Unique Mandate (UMRN)* _____
 SIP THROUGH AUTO DEBIT (OTM) (Please also fill and attach the SIP OTM Form available on page no. 5)
 SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details Cheque Nos. _____ From To _____
 If Start Date is not mentioned, next applicable SIP cycle date would be applied for processing. Cheque Dates [D][D][M][M][Y][Y][Y][Y] From To [D][D][M][M][Y][Y][Y][Y]

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

9. PAYMENT DETAILS

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

Investment Amount DD Charges (if applicable) Total Amount

Mode of Payment Cheque Demand Draft Electronic Fund Transfer Existing OTM

Cheque/DD Number Date Drawn on Bank / Branch

UMRN No. (If existing OTM) UTR dated

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

Top Up Amount ₹ Top Up Frequency () Half Yearly* Yearly

Top Up to continue till# maximum duration of 40 years (Please any 1) OR Top Up to continue till SIP amount reaches* ₹

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

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

Nominee Name Date of Birth

Address

Relationship with applicant Nominee (%)

Name of Guardian (in case nominee is a minor)

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

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

12. 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 st Applicant / Guardian / POA Signature | 2 nd Applicant / POA Signature | 3 rd Applicant / POA Signature |
|--|---|---|

Date Place



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

(*Mandatory field)

UMRN For office use Date*

Sponsor Bank Code Utility Code

CREATE MODIFY CANCEL

I/We hereby authorize to debit (Please)

Bank a/c number*

With Bank* IFSC* MICR*

an amount of Rupees* ₹

FREQUENCY* Mthly Qly H-Yrly As & When presented DEBIT TYPE* Fixed Amount Maximum Amount

Reference - 1 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.

Maximum period of validity of this mandate is 40 years only.

PERIOD*

| | | | | |
|------|--|--|---|--|
| From | <input type="text" value="D D M M Y Y Y Y"/> | <input type="text" value="x x Signature of first account holder"/> | <input type="text" value="x x Signature of second account holder"/> | <input type="text" value="x x Signature of third account holder"/> |
| To | <input type="text" value="D D M M Y Y Y Y"/> | <input type="text" value="Name of first account holder"/> | <input type="text" value="Name of second account holder"/> | <input type="text" value="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.
- Maximum period of validity of this mandate is 40 years only.

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.

h. TRANSACTION CHARGES

In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 read with circular no. CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

2. 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 new folio number will be generated.

3. MODE OF HOLDING

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

4. 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.

5. 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, FI: 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.

INSTRUCTIONS FOR ONE TIME MANDATE FORM

One Time Mandate (OTM) is an authorization to the bank issued by an investor to debit their bank account up to a maximum limit as provided by the investor in the OTM mandate. This would facilitate debits for all purchases initiated by the investor up to maximum limit from the bank account provided in the section.

1. To avail this facility the investors of the fund shall be required to submit one time mandate, completely filled in with all the details in the designated mandate form. Please attach a cancelled cheque copy.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of PGIM India Mutual Fund.

6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by PGIM India Mutual Fund
8. Tick on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words.
The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
14. PGIM India MF may amend the above terms and conditions, at any time without prior notice to investors and such amended terms and conditions will there upon apply to and bind willing on the investors.
15. For period selection investor has option to mention end date.
16. The validity of the mandates can be only for a maximum duration of 40 years or below from the Start Date.

- 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.
 - Documents 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:
 - Birth certificate of the minor or
 - school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc.
 - Passport of the minor
 - Any other suitable proof evidencing the relationship.
 - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
 - If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
 - The bank a/c to be in name of minor or guardian with minor as joint.
- f. PGIM India Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of PGIM India Mutual Fund. Any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI. Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies.

g. **KYC Requirements And Details:**

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

• **PAN**

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• **KNOW YOUR CUSTOMER (KYC)**

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

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

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

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

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

- 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.

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).

6. **BANK DETAILS**

- Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/IDCW amount.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- PGIM India Mutual Fund will endeavour to remit the Redemption and IDCW proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

7. **INVESTMENT/PAYMENT DETAILS**

Introduction of Direct Plan:-

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

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

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

- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/ Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "PGIM India Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.

However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

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

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

- Investment cheque is not mandatory if investor wish to start a SIP.
- Please note investor needs to fill the Common Application Form and SIP Investment Form.
- Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "PGIM India Midcap Opportunities Fund" and crossed "Account Payee only".
- Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility.

- In case of multiple schemes, cheque should be drawn in favour of "PGIM India Mutual Fund - Common Collection A/c"
- Allow maximum 3 schemes in one application.
- Third Party payment will not be accepted. In case of exceptions (as per AMFI Circular) to third party payment, please fill the 'Third Party Declaration Form'.
- "Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related persons/s' means such persons as may be specified by the AMC from time to time.

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

- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.pgimindiamf.com)
- 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;
- a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

- Payment by Prefunded Instrument:

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

- Payment by RTGS, NEFT, ECS, Bank transfer, etc:

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

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

Renaming of Dividend options:

Investors are requested to note that pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, the 'Dividend options' under all the existing schemes of PGIM India Mutual Fund ('the Mutual Fund') shall be renamed as follows with effect from April 1, 2021.

| Option/facility | Name |
|------------------------|--|
| Dividend Payout | Payout of Income Distribution cum Capital Withdrawal option (IDCW) |
| Dividend Re-investment | Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW) |

Investors are requested to note that the above changes are changes in the disclosure requirements. There is no change in the current manner of calculation and distribution of dividend. Whenever distributable surplus will be distributed, a clear segregation between income

distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.

I. LUMPSUM INVESTMENT

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

II. INVESTMENT UNDER SIP

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

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

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for 40 years and processed accordingly. The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor : Any date available of the month & quarter. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

- SIP Mode – Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques
- For SIP application, the first investment cheque is optional. However, an original cancelled cheque is mandatory to verify the SIP bank details.
- The first instalment (in case investor wishes to make the first investment with the SIP application form) you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques.

If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent Instalment cheque details in the space provided for the purpose.

- The first instalment cheque should be dated with the date of submission of the Application Form.

Please note the following:

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

- In case of single scheme the cheque should be drawn in favor of scheme name (For e.g "PGIM India Midcap Opportunities Fund") and for multiple schemes, cheque should be drawn in favor of "PGIM India Mutual Fund - Common Collection A/c"
- In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.
- In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.
- In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.
- SIP Instalment Requirement:

| SIP (All open ended schemes except PGIM India Long Term Equity Fund) | | | |
|--|----------------|-----------------|---------------------------|
| Frequency | Min Amount Rs. | Multiple of Rs. | Min Number of Instalments |
| Monthly & Quarterly | 1000 | 1 | 5 |

| SIP - PGIM India Long Term Equity Fund | | | |
|--|----------------|-----------------|---------------------------|
| Frequency | Min Amount Rs. | Multiple of Rs. | Min Number of Instalments |
| Monthly | 500 | 500 | 12 |
| | 1000 and above | 500 | 6 |
| Quarterly | 1000 | 500 | 6 |

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

NRI investors

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

the details provided in the application form.

Repatriation basis

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

Non-Repatriation basis

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

8. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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

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

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

FATCA & CRS INSTRUCTIONS:

[^]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

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

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

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

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

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

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

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

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

9. NOMINATION DETAILS

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

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

Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.

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

10. DECLARATION AND SIGNATURES

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

11. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative

in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.

- In line with above initiative, PGIM India Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.pgimindiamf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

12. IMPLEMENTATION OF AMENDMENTS IN INDIAN STAMP ACT, 1899

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-ins, SIP/STP installments (including IDCW reinvestment) to the unitholders would be reduced to that extent.

13. TDS ON DIVIDEND (IDCW)

For the Tax and TDS implementation refer the scheme SID.