

Equity Schemes — Ready Reckoner

(Data of Select Funds as on 30th September, 2022)



Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
PGIM India Large Cap Fund (Benchmark: NIFTY 100 TRI)							
Communication Services	4.10	Consumer Staples	5.31	Bharti Airtel Ltd	4.62	Housing Development Finance	4.64
Health Care	3.95	Materials	5.01	HDFC Life Insurance Co Ltd	3.60	Tata Consultancy Svcs Ltd	3.44
Industrials	3.11	Information Technology	4.37	ICICI Bank Ltd	2.95	Hindustan Unilever Ltd	2.69
				Axis Bank Ltd	2.67	State Bank Of India	2.27
				Sun Pharmaceutical Indus	2.49	Asian Paints Ltd	1.68
PGIM India Hybrid Equity Fund* (Benchmark: CRISIL Hybrid 35+65 - Aggressive Index)							
Consumer Discretionary	9.00	Information Technology	7.33	ICICI Bank Ltd	6.04	Housing Development Finance	4.05
Financials	3.23	Consumer Staples	6.66	HDFC Bank Limited	4.26	Tata Consultancy Svcs Ltd	3.00
Industrials	2.71	Energy	3.70	Larsen & Toubro Ltd	3.68	ITC Ltd	2.85
				Bharti Airtel Ltd	2.98	Kotak Mahindra Bank Ltd	2.54
				Sun Pharmaceutical Indus	2.83	Hindustan Unilever Ltd	2.35
PGIM India Midcap Opportunities Fund (Benchmark: NIFTY Midcap 150 TRI)							
Industrials	11.67	Health Care	4.64	ICICI Bank Ltd	4.02	Trent Ltd	1.84
Consumer Staples	1.53	Communication Services	3.55	Timken India Ltd	3.73	Page Industries Ltd	1.77
Consumer Discretionary	1.50	Financials	3.24	TVS Motor Co Ltd	2.99	Tata Elxsi Ltd	1.73
				ABB India Ltd	2.97	AU Small Finance Bank Ltd	1.69
				Indian Hotels Co Ltd	2.44	Tube Investments Of India Lt	1.65
PGIM India ELSS Tax Saver Fund (Benchmark: NIFTY 500 TRI)							
Health Care	4.58	Consumer Staples	4.73	HDFC Life Insurance Co Ltd	4.44	Tata Consultancy Svcs Ltd	2.67
Financials	3.07	Consumer Discretionary	3.36	Gail India Ltd	3.07	Kotak Mahindra Bank Ltd	2.32
Communication Services	1.78	Materials	2.88	Bharti Airtel Ltd	2.99	Hindustan Unilever Ltd	2.09
				Praj Industries Ltd	2.83	Housing Development Finance	2.00
				ICICI Bank Ltd	2.56	Bajaj Finance Ltd	1.69

The above weights are in comparison to the benchmark.

*The data pertains to only the unhedged equity allocation of the portfolio (70.23% of the total portfolio as on September 30, 2022) and compared to the data of the BSE 200. The BSE 200 constitutes 65% of the benchmark for the scheme - the CRISIL Hybrid 35+65 - Aggressive Index.

Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
PGIM India Flexi Cap Fund (Benchmark: Nifty 500 TR Index)							
Consumer Discretionary	10.92	Energy	6.92	ICICI Bank Ltd	4.36	Reliance Industries Ltd	5.24
Industrials	5.66	Consumer Staples	5.43	Cholamandalam Investment And	2.82	Housing Development Finance	3.60
Communication Services	0.72	Health Care	2.85	NTPC Ltd	2.61	Tata Consultancy Svcs Ltd	2.67
				Route Mobile Ltd	2.59	ITC Ltd	2.54
				Britannia Industries Ltd	2.54	Kotak Mahindra Bank Ltd	2.32
PGIM India Balanced Advantage Fund** (Benchmark: CRISIL Hybrid 50+50 Moderate Index)							
Consumer Discretionary	9.42	Energy	9.79	ICICI Bank Ltd	5.41	Reliance Industries Ltd	8.00
Industrials	8.42	Information Technology	5.53	SBI Cards & Payment Services	4.78	Housing Development Finance	4.05
Financials	5.07	Materials	5.25	Bharat Electronics Ltd	4.16	Tata Consultancy Svcs Ltd	3.00
				Eicher Motors Ltd	3.81	ITC Ltd	2.85
				Dr. Reddy's Laboratories	3.73	Larsen & Toubro Ltd	2.18
PGIM India Equity Savings Fund (Benchmark: NIFTY Equity Savings Index)							
Consumer Discretionary	7.79	Consumer Staples	8.28	Bayer Cropscience Ltd	4.46	Housing Development Finance	5.48
Health Care	5.27	Financials	6.49	TVS Motor Co Ltd	4.19	Tata Consultancy Svcs Ltd	4.07
Communication Services	3.50	Energy	5.22	Axis Bank Ltd	4.09	ITC Ltd	3.86
				Ultratech Cement Ltd	4.04	Reliance Industries Ltd	3.60
				Infosys Ltd	3.77	Kotak Mahindra Bank Ltd	3.53
PGIM India Small Cap Fund (Benchmark: NIFTY Smallcap 250 TRI)							
Industrials	7.76	Financials	7.13	Indian Hotels Co Ltd	3.16	Central Depository Services	1.23
Consumer Discretionary	5.90	Materials	4.99	SKF India Ltd	2.95	Apollo Tyres Ltd	1.11
Real Estate	3.10	Health Care	3.97	Timken India Ltd	2.86	Elgi Equipments Ltd	1.08
				Route Mobile Ltd	2.85	IDFC Ltd	1.05
				Affle India Ltd	2.68	Lakshmi Machine Works Ltd	0.98

The above weights are in comparison to the benchmark.

**The data pertains to only the unhedged equity allocation of the portfolio (78.06% of the total portfolio as on September 30, 2022) and compared to the data of BSE200. The BSE200 constitutes 50% of the benchmark for the scheme - the CRISIL Hybrid 50+50 Moderate Index.

Portfolio Metrics

	PGIM India Large Cap Fund			PGIM India Hybrid Equity Fund*			PGIM India Midcap Opportunities Fund			PGIM India ELSS Tax Saver Fund		
	Portfolio	NIFTY 100 TRI	Peer Group	Portfolio	BSE 200	Peer Group	Portfolio	NIFTY Midcap 150 TRI	Peer Group	Portfolio	NIFTY 500 TRI	Peer Group
Return Ratio - %												
Return on Equity	11.9%	12.8%	13.1%	12.1%	12.8%	13.1%	14.7%	12.4%	15.6%	12.4%	12.7%	13.5%
Leverage Ratio												
Debt / Equity (ex-financials)	50.7%	39.9%	43.1%	51.7%	40.4%	54.1%	59.2%	67.3%	48.0%	45.7%	40.3%	47.8%
Valuation Multiple												
FY 24 E Price / Earning Ratio	19.8	28.7	23.1	22.0	22.8	10.7	29.0	31.7	6.1	18.6	28.5	13.1

	PGIM India Flexi Cap Fund			PGIM India Balanced Advantage Fund**			PGIM India Equity Savings Fund			PGIM India Small Cap Fund		
	Portfolio	Nifty 500 TR Index	Peer Group	Portfolio	CRISIL Hybrid 50+50 Moderate Index	Peer Group	Portfolio	NIFTY Equity Savings Index	Peer Group	Portfolio	NIFTY Smallcap 250 TRI	Peer Group
Return Ratio - %												
Return on Equity	13.7%	12.7%	14.7%	15.0%	12.8%	12.9%	12.5%	12.7%	12.7%	11.3%	12.2%	13.3%
Leverage Ratio												
Debt / Equity (ex-financials)	59.3%	40.3%	48.4%	77.1%	40.4%	48.5%	52.0%	39.1%	47.7%	56.2%	53.1%	49.3%
Valuation Multiple												
FY 24 E Price / Earning Ratio	22.1	28.5	11.6	27.6	22.8	10.4	21.5	24.0	11.3	22.5	11.7	0.3

Return on Equity: Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.

Debt/Equity (ex-financials): Debt/Equity Ratio is a debt ratio used to measure a company's financial leverage, calculated by dividing a company's total liabilities by its stockholders' equity. The D/E ratio indicates how much debt a company is using to finance its assets relative to the amount of value represented in shareholders' equity. (Ex-Financials means excluding Banks and NBFCs).

Price/Earnings Ratio: The price-earnings ratio (P/E Ratio) is the ratio for valuing a company that measures its current share price relative to its per-share earnings.

Portfolio Composition

	PGIM India Large Cap Fund			PGIM India Hybrid Equity Fund*			PGIM India Midcap Opportunities Fund			PGIM India ELSS Tax Saver Fund		
	Portfolio	NIFTY 100 TRI	Peer Group	Portfolio	BSE 200	Peer Group	Portfolio	NIFTY Midcap 150 TRI	Peer Group	Portfolio	NIFTY 500 TRI	Peer Group
Number of stocks	33	100	29.8	32	201	36	46	150	42	32	501	38
Overlap with	—	49.5%	52.34	—	37.4%	42.22	—	26.8%	26.65	—	37.9%	35.29
Large Cap (1st-100th stock)	83.0%	99%	89%	73.4%	86.3%	16%	8.91%	2.3%	6%	68.3%	76.9%	11%
Mid Cap (101st-250th stock)	10.1%	1.3%	9%	21.0%	13.6%	70%	68.19%	94.3%	83%	14.8%	15.3%	74%
Small Cap (251st stock onwards)	3.2%	0.0%	1%	5.6%	0.0%	14%	16.50%	3.5%	11%	11.0%	7.7%	15%
Cash	3.8%	0.0%	0%	0.0%	0.0%	0%	6.40%	0.0%	0%	5.9%	0.0%	0%
Market Cap yet to be classified by AMFI	0.0%	0.0%	0%	0.0%	0.0%	0%	0.0%	0.0%	0%	0.0%	0.1%	0%
Top 10 Holdings	59.7%	48.2%	—	55.4%	42.0%	—	39.3%	16.0%	—	51.8%	37.4%	—
Weighted Avg Market Cap - Crore	4,22,853	4,87,436	4,12,787	3,67,995	4,29,838	1,62,180	74,543	33,414	16,293	3,51,817	3,84,068	1,52,235


	PGIM India Flexi Cap Fund			PGIM India Balanced Advantage Fund**			PGIM India Equity Savings Fund			PGIM India Small Cap Fund		
	Portfolio	Nifty 500 TR Index	Peer Group	Portfolio	CRISIL Hybrid 50+50 Moderate Index	Peer Group	Portfolio	NIFTY Equity Savings Index	Peer Group	Portfolio	NIFTY Smallcap 250 TRI	Peer Group
Number of stocks	48	501	35.2	34	201	41	19	50	34	54	250	0
Overlap with	—	28.2%	25.63	—	32.0%	33.03	—	46.2%	41.29	—	15.0%	8.09
Large Cap (1st-100th stock)	58.6%	76.9%	15%	76.3%	86.2%	9%	83%	100%	12%	0.00%	0.0%	2%
Mid Cap (101st-250th stock)	19.3%	15.2%	71%	15.5%	13.6%	67%	17%	0%	68%	17.86%	1.8%	61%
Small Cap (251st stock onwards)	18.5%	7.7%	14%	8.1%	0.0%	24%	0%	0%	20%	77.03%	98.2%	37%
Cash	3.6%	0.0%	0%	0.0%	0.0%	0%	0%	0%	0%	5.11%	0.0%	0%
Market Cap yet to be classified by AMFI	0.0%	0.1%	0%	0.0%	0.1%	0%	0%	0%	0%	0%	0.0%	0%
Top 10 Holdings	40.3%	37.4%	—	50.6%	42.0%	—	70.5%	57.0%	—	33.6%	11.3%	—
Weighted Avg Market Cap - Crore	2,16,903	3,84,068	1,38,523	2,43,843	4,29,838	1,73,940	4,23,650	5,50,707	1,68,810	13,872	9,864	0

Source: Bloomberg and Internal Research

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Riskometer

Scheme Name	This product is suitable for investors who are seeking*	
PGIM India Large Cap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Capital growth over the long term Investment predominantly in equity and equity related securities of Large Cap companies Degree of risk – VERY HIGH 	
PGIM India Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> Capital growth over the long term Investing predominantly in equity and equity related securities Degree of risk – VERY HIGH 	
PGIM India Midcap Opportunities Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> Capital appreciation over long term. To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies. Degree of risk – VERY HIGH 	
PGIM India Small Cap Fund (An open-ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> Capital appreciation over a long period of time. Investment in equity and equity related instruments of small cap companies. Degree of risk – VERY HIGH 	
PGIM India ELSS Tax Saver Fund (Earlier known as PGIM India Long Term Equity Fund) (An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit)	<ul style="list-style-type: none"> Long-term capital appreciation To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time. Degree of risk – VERY HIGH 	
PGIM India Flexi Cap Fund (Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Capital appreciation over long term To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives. Degree of risk – VERY HIGH 	
PGIM India Balanced Advantage Fund (An open ended dynamic asset allocation fund)	<ul style="list-style-type: none"> Capital appreciation over a long period of time Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments. Degree of risk – VERY HIGH 	
PGIM India Equity Savings Fund (An Open Ended Scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> Capital appreciation and Income distribution over the medium term Investment primarily in equity and equity related securities and a small allocation to debt securities. Degree of risk – LOW TO MODERATE 	 <p>Investors understand that their principal will be at low to moderate risk.</p>



Investors understand that their principal will be at very high risk.



Investors understand that their principal will be at low to moderate risk.

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

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