



KEY INFORMATION MEMORANDUM & FORMS

PGIM INDIA LOW DURATION FUND

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and moderate credit risk scheme.)

(Please refer page no. 2 for concept of Macaulay Duration)

(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)

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Income over the short term Investment in low duration Debt and Money Market Instruments Degree of risk – LOW TO MODERATE 	<p>Scheme Riskometer</p>  <p>RISKOMETER</p> <p>Investors understand that their principal will be at low to moderate risk</p>	<p>Benchmark Riskometer</p>  <p>RISKOMETER</p> <p>Benchmark riskometer is at moderately high risk</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)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Offer of Units at NAV based prices during Ongoing Offer

<p>Name of the Mutual Fund PGIM India Mutual Fund 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel. +91-22-61593000 • Fax +91-22-61593100. Website : www.pgimindiamf.com</p>	<p>Investment manager PGIM India Asset Management Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.</p>
<p>Sponsor Prudential Financial, Inc. (U. S. A.)* 751, Broad Street Newark, New Jersey 07102 (*PFI is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom or with Prudential Assurance Company, a subsidiary of M&G plc, incorporated in the United Kingdom.)</p>	<p>Custodian Standard Chartered Bank Crescenzo, 3A Floor, C-38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p>
<p>Trustee PGIM India Trustees Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.</p>	<p>Registrar KFin Technologies Private Limited Unit - PGIM India Mutual Fund, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p>

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

offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certificated the accuracy or adequacy of this KIM.

This KIM is dated January 22, 2022.

Key Scheme Features

Scheme Name	PGIM INDIA LOW DURATION FUND (The scheme has 1 segregated portfolio which was created under PGIM India Credit Risk Fund. Main portfolio PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022)												
Type of Scheme	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and moderate credit risk scheme.												
Investment Objective	The objective of the Scheme is to seek to generate income through investment primarily in low duration debt & money market securities. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.												
Asset Allocation Pattern of the scheme	<table border="1" data-bbox="392 539 1474 757"> <thead> <tr> <th data-bbox="392 539 890 618" rowspan="2">Instruments</th> <th colspan="2" data-bbox="896 539 1267 618">Indicative allocations (% of total assets)</th> <th data-bbox="1273 539 1474 618" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="896 622 1078 678">Minimum</th> <th data-bbox="1085 622 1267 678">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="392 683 890 757">Debt and Money Market Instruments including Government securities</td> <td data-bbox="896 683 1078 757">0%</td> <td data-bbox="1085 683 1267 757">100%</td> <td data-bbox="1273 683 1474 757">Low to Medium</td> </tr> </tbody> </table> <p data-bbox="392 779 1474 808">The Macaulay Duration of the portfolio will be maintained between 6 months to 12 months.</p> <p data-bbox="392 831 1474 860">The Scheme may invest up to 50% of net assets in securitized debt.</p> <p data-bbox="392 882 1474 934">If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.</p> <p data-bbox="392 956 1474 1055">In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p data-bbox="392 1077 1474 1225">The Scheme may invest up to derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.</p> <p data-bbox="392 1247 1474 1346">The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p data-bbox="392 1368 1474 1397">The Scheme may also invest in units of debt and liquid mutual fund schemes.</p> <p data-bbox="392 1420 1474 1518">The cumulative gross exposure through debt, money market instruments and derivative positions (including fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, 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 data-bbox="392 1541 1474 1570">Definition of Macaulay Duration:</p> <p data-bbox="392 1592 1474 1644">The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.</p> <p data-bbox="392 1666 1474 1695">Macaulay duration can be calculated:</p> $ \text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}} $ <p data-bbox="392 1845 1474 2024">Where:</p> <ul data-bbox="392 1868 1474 2024" style="list-style-type: none"> • t = respective time period • C = periodic coupon payment • y = periodic yield • n = total number of periods • M = maturity value • Current Bond Price = Present value of cash flows <p data-bbox="392 2047 1474 2076">All other terms & conditions of the scheme will remain unchanged.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium
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Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to the SID for Scheme Specific Risk Factors.</p>																																				
Investment Strategy	<p>The Fund Management team endeavors to meet the investment objective of the Scheme. The Scheme shall seek opportunities in the rapidly increasing use of debt markets by corporates across the credit spectrum.</p> <p>The Macaulay Duration of the portfolio will be maintained between 6 months to 12 months. The Fund seeks to identifying investment opportunities in the short duration segment. The key element of this approach is having the ability to analyse and price credit risk for short dated securities. The Scheme shall be actively managed and the Fund Management team shall formulate a view of the credit quality, interest rate movement etc. by monitoring various parameters of the Corporates/Indian economy, as well as developments in global markets.</p> <p>Investment views/decisions inter alia may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> 1. Prevailing interest rate scenario 2. Returns offered relative to alternative investment opportunities 3. Quality of the security/instrument (including the financial health of the issuer) 4. Maturity profile of the instrument 5. Liquidity of the security 6. Any other factors considered relevant in the opinion of the Fund Management team. <p>The Scheme may also use derivatives for hedging and rebalancing of the portfolio. The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p>																																				
Plans & Options	<p>The Scheme offers two plans viz Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>The following shall be the treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1" data-bbox="392 1133 1474 1619"> <thead> <tr> <th>Scenario</th> <th>Distributor Code (ARN Code) mentioned by the Investor</th> <th>Plan mentioned by the Investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor.</p> <p>In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> <p>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW).</p> <p>IDCW Option has the following three facilities:</p> <ol style="list-style-type: none"> i. Payout of Income Distribution cum Capital Withdrawal option (IDCW-Payout); ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment); iii. Transfer of Income Distribution cum Capital Withdrawal plan (IDCW- Transfer); 	Scenario	Distributor Code (ARN Code) mentioned by the Investor	Plan mentioned by the Investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Please refer SAI for Treatment of purchase/switch/ Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs) transactions received through distributors who are suspended temporarily or terminated permanently by AMFI

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

IDCW Frequency - Payout: Regular, Weekly & Monthly

IDCW Frequency - Transfer: Weekly & Monthly

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

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

Default Option: Growth

Default Sub-option: IDCW Reinvestment Option

Default IDCW Frequency: Daily

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

Plans/ Options under the Segregated portfolio

Plan:- Regular and Direct

Options:- Growth and IDCW

IDCW Options:- Monthly, Quarterly & Annual

Subscription & redemption is not available under the segregated portfolio. The units of segregated portfolio are listed on the NSE.

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

Subscription/Purchase Including Switch-Ins:-

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

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

Subscription/ Purchase/ Switch-in for Segregated Portfolio Fund is not allowed.

Redemptions Including Switch-Outs:

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

Switch Transactions

Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application, and the Applicable NAV based on the cut off time for redemption shall be applied.

	Repurchase / Redemptions including Switch-outs or Reverse Sweep For Segregated Portfolio is not allowed. However the units of segregated portfolio have been listed on the NSE.																									
Minimum Application Amount/ Number of Units	Initial Purchase – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter. Additional Purchase – Minimum of Rs. 1000/- and in multiples of Re.1/- thereafter. Repurchase / Redemption Amount – Rs. 100/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.																									
Benchmark	CRISIL Low Duration Debt Index																									
Name of the Fund Manager(s) & Tenure in managing the scheme	Mr. Kunal Jain and Mr. Ankit Shah Mr. Kunal Jain and Mr. Ankit Shah are managing the scheme from December 01, 2021.																									
Name of the Trustee Company	PGIM India Trustees Private Limited																									
Performance of the Scheme as on 31st December, 2021	<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>Last 1 Year</td> <td>3.17</td> <td>3.88</td> <td>4.23</td> </tr> <tr> <td>Last 3 Years</td> <td>-1.50</td> <td>-0.77</td> <td>6.75</td> </tr> <tr> <td>Last 5 Years</td> <td>1.86</td> <td>2.55</td> <td>6.95</td> </tr> <tr> <td rowspan="2">Since Inception</td> <td>6.17</td> <td>—</td> <td>7.50</td> </tr> <tr> <td>—</td> <td>5.71</td> <td>7.94</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>CRISIL Low Duration Debt Index</p> <p>Inception Date: Regular Plan: June 22, 2007; Direct Plan: January 01, 2013</p>			Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)	Last 1 Year	3.17	3.88	4.23	Last 3 Years	-1.50	-0.77	6.75	Last 5 Years	1.86	2.55	6.95	Since Inception	6.17	—	7.50	—	5.71	7.94
Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)																							
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	<p>Absolute Returns for each Financial Year</p> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>																									
Portfolio holdings of the Scheme	<p>Portfolio (Top Ten Holding) of the Scheme as on December 31, 2021:</p> <table border="1"> <thead> <tr> <th>Issuer</th> <th>% to Net Assets</th> </tr> </thead> <tbody> <tr> <td>State Government Of Orissa</td> <td>12.51</td> </tr> <tr> <td>Government of India</td> <td>10.06</td> </tr> <tr> <td>Small Industries Development Bank of India</td> <td>7.56</td> </tr> <tr> <td>REC Ltd.</td> <td>6.93</td> </tr> </tbody> </table> <p>Due to credit event (Downgrading of various securities of Yes Bank Ltd. to "D" / "Default" by rating agency on March 06, 2020), segregation of portfolio of securities of Yes Bank Ltd. was created under PGIM India Credit Risk Fund and units under segregated portfolio were allotted on March 06, 2020. The creation of Segregated Portfolio, in PGIM India Credit Risk Fund had impacted the NAV of the scheme to the extent of (-4.55%) of NAV. Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022.</p>			Issuer	% to Net Assets	State Government Of Orissa	12.51	Government of India	10.06	Small Industries Development Bank of India	7.56	REC Ltd.	6.93													
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Britannia Industries Ltd.	6.44
Bajaj Housing Finance Ltd.	6.31
Indian Oil Corporation Ltd.	6.24
LIC Housing Finance Ltd.	6.07
L & T Finance Ltd.	5.66

Segregated Portfolio:

Issuer	% to Net Assets
Yes Bank Ltd.	100

Please visit www.pgimindiamf.com/statutory-disclosure/financials for complete details and latest monthly portfolio holding of the Scheme.

Sector Allocation as on December 31, 2021:

Sector	% to Net Assets
Financial services	42.53
Sovereign	22.85
Others	12.39
Consumer goods	11.45
Oil & gas	7.06
Metals	2.68

Segregated Portfolio:

Sector	% to Net Assets
Financial Services	100

The above table does not include cash and cash equivalents, fixed deposits and / or exposure in derivatives instruments, if any.

Portfolio turnover ratio of the Scheme as on December 31, 2021: NA

Expenses of the Scheme

Entry Load: Not Applicable (Note:- The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor/ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor.)

Exit Load: Nil

Actual Expenses for the previous financial year

Total recurring expenses as a percentage of daily net assets:
Regular Plan: 1.19% Direct Plan: 0.48%

(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 re-duction of 0.05% for every increase of Rs.5,000 crores of dai-ly net assets or part thereof

	<table border="1"> <tr> <td>On balance of the assets</td> <td>0.80%</td> </tr> </table> <p>The Direct Plan under the Scheme shall have a lower expense ratio as compared to the Regular Plan. Commission/ Distribution expenses will not be charged in case of Direct Plan.</p> <p>Actual expenses for the previous financial year: Not Applicable being a new scheme</p>	On balance of the assets	0.80%
On balance of the assets	0.80%		
(iii) Additional Recurring expenses	<p>In addition to the annual recurring expenses stated in (ii) above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none"> Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transaction. Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from beyond top 30 cities (as per SEBI Regulations/ Circulars/ AMFI are at least (i) 30 per cent of gross new inflows in the scheme, or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher. Goods and Services Tax on investment and advisory fees. <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>		
Income Distribution cum Capital Withdrawal Policy or IDCW Policy	<p>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. On payment of IDCW, the NAV of the units under IDCW option will fall to the extent of the IDCW pay out and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.</p>		
Waiver of Load for Direct Applications	<p>In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.</p>		
Tax treatment for the Unitholders	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.</p>		
Daily NAV Publication	<p>The NAV of the Scheme will be calculated and disclosed on all Business Days. The AMC shall update the NAVs on the website of the AMC (www.pgimindiainmf.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI by the next Business Day. If the NAVs are not available before the commencement of Business Hours on the following Business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.</p>		
For Investor Grievances please contact	<table border="1"> <tr> <td> <p>Name and Address of Registrar KFin Technologies Private Limited 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p> </td> <td> <p>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund Mr. Murali Ramasubramanian, Investor Relations Officer PGIM India Asset Management Pvt. Ltd. 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: care@pgimindia.co.in</p> </td> </tr> </table>	<p>Name and Address of Registrar KFin Technologies Private Limited 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p>	<p>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund Mr. Murali Ramasubramanian, Investor Relations Officer PGIM India Asset Management Pvt. Ltd. 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: care@pgimindia.co.in</p>
<p>Name and Address of Registrar KFin Technologies Private Limited 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</p>	<p>Name, address, telephone number, fax number, e-mail i.d. of PGIM India Mutual Fund Mr. Murali Ramasubramanian, Investor Relations Officer PGIM India Asset Management Pvt. Ltd. 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: care@pgimindia.co.in</p>		
Accounts Statements	<ul style="list-style-type: none"> An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number. Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The asset management company shall issue units in dematerialized form to a unitholder within two working days of the receipt of request from the unitholder. The following shall be applicable with respect to CAS, for unit holders having a Demat Account:- <ol style="list-style-type: none"> Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository; 		

	<p>ii. CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</p> <p>iii. If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS on or before fifteenth day of the succeeding month. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis on or before twenty first day of the succeeding month.</p> <p>iv. Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund.</p> <ul style="list-style-type: none"> • Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before fifteenth day of the succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. • As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS. • Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before twenty first day of the succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical. <p>In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.</p> <p>Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 –</p> <p>a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</p> <p>b. Further, CAS issued for the half-year (ended September/ March) shall also provide:</p> <p>i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term commission refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.</p> <p>ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each schemes applicable plan (regular or direct or both) where the concerned investor has actually invested in.</p> <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (www.pgimindiamf.com) 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>Monthly/Half -yearly Portfolio: The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th & last day of each month) within 5 days of every fortnight and half yearly basis within 10 days of each half year (i.e. 31st March & 30th September) on website of Mutual Fund (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail fortnightly and half yearly statement of Scheme portfolio within 5 days from each fortnight and within 10 days from the close of each half-year, respectively.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website www.pgimindiamf.com. and on the website of AMFI (www.amfiindia.com). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
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

	<p>first time in any mutual fund schemes) and existing investors. Such deduction shall be as under (provided the distributor has opted in to receive the transaction charges). Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none"> • For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000/- and above; and • For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000/- and above. <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.</p> <p>However, the Transaction charges shall not be deducted if:</p> <ol style="list-style-type: none"> a) The amount per purchases /subscriptions is less than Rs. 10,000/-; b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP/ DTP, etc. c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). d) The Distributor has opted out for levy of transaction charges. <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>
<p>Dispatch of Redemption Proceeds</p>	<p>Within 10 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund.</p>

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

Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021 (Rs. in Crs.)	No. of folios as on 31-12-2021										
<p>PGIM India Liquid Fund</p> <p>(Earlier known as PGIM India Insta Cash Fund)</p> <p>(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme)</p>	<p>The objective of the scheme is to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1" data-bbox="536 394 1150 607"> <thead> <tr> <th data-bbox="536 394 767 472" rowspan="2">Instruments</th> <th colspan="2" data-bbox="767 394 1038 472">Indicative allocations (% of total assets)</th> <th data-bbox="1038 394 1150 472" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="767 472 903 528">Minimum</th> <th data-bbox="903 472 1038 528">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="536 528 767 607">Debt* and Money Market Instruments</td> <td data-bbox="767 528 903 607">0%</td> <td data-bbox="903 528 1038 607">100%</td> <td data-bbox="1038 528 1150 607">Low to Medium</td> </tr> </tbody> </table> <p>* Debt securities may include securitized debt upto 50% of the net assets</p> <p>In accordance with the SEBI Circular dated September 20, 2019, the Scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.</p> <p>In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of PGIM India Liquid Fund has been revised as follows:</p> <p>(a) With effect from May 01, 2009, PGIM India Liquid Fund shall make investment in /purchase debt and money market securities with maturity of up to 91 days only.</p> <p>(b) Such inter scheme transfer of securities held in other schemes having maturity of up to 91 days only shall be permitted in PGIM India Liquid Fund.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p> <p>Pursuant to SEBI circular dated September 20, 2019 on Risk management framework for overnight funds, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks and shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt* and Money Market Instruments	0%	100%	Low to Medium	564.81	17390
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Debt* and Money Market Instruments	0%	100%	Low to Medium											
<p>Name & Type of the Scheme</p>	<p>Investment Objective</p>	<p>Asset Allocation</p>	<p>AUM as on 31-12-2021 (Rs. in Crs.)</p>	<p>No. of folios as on 31-12-2021</p>										
<p>PGIM India Ultra Short Duration Fund</p> <p>(Earlier known as PGIM India Ultra Short Term Fund)</p> <p>(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6</p>	<p>The objective of the scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1" data-bbox="536 1697 1150 1933"> <thead> <tr> <th data-bbox="536 1697 799 1776" rowspan="2">Instruments</th> <th colspan="2" data-bbox="799 1697 1038 1776">Indicative allocations (% of total assets)</th> <th data-bbox="1038 1697 1150 1776" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="799 1776 919 1832">Minimum</th> <th data-bbox="919 1776 1038 1832">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="536 1832 799 1933">Debt and Money Market Instruments including Government securities</td> <td data-bbox="799 1832 919 1933">0%</td> <td data-bbox="919 1832 1038 1933">100%</td> <td data-bbox="1038 1832 1150 1933">Low to Medium</td> </tr> </tbody> </table> <p>The Macaulay Duration of the portfolio will be maintained between 3 months to 6 months.</p> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash,</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium	527.14	18100
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium											

<p>months. A relatively low interest rate risk and moderate credit risk scheme)</p>		<p>Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>The Scheme may invest up to 50% of net assets in securitized debt.</p> <p>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.</p> <p>The Scheme may also invest in derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.</p> <p>The Scheme will not engage in scrip lending.</p> <p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p>The Scheme may also invest in units of debt and liquid mutual fund schemes.</p>												
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021(Rs. in Crs.)	No. of folios as on 31-12-2021										
<p>PGIM India Low Duration Fund</p> <p>(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and moderate credit risk scheme)</p>	<p>The objective of the scheme is to seek to generate income through investment primarily in low duration debt & money market securities.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>	<table border="1" data-bbox="536 1133 1150 1375"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments including Government securities</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Macaulay Duration of the portfolio will be maintained between 6 months to 12 months.</p> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>The Scheme may invest up to 50% of net assets in securitized debt.</p> <p>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.</p> <p>The Scheme may invest up to derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium	81.10	4191
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium											

		<p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p>The Scheme may also invest in units of debt and liquid mutual fund schemes.</p>												
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021 (Rs. in Crs.)	No. of folios as on 31-12-2021										
<p>PGIM India Short Duration Fund</p> <p>(Earlier known as PGIM India Short Maturity Fund)</p> <p>(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. A moderate interest rate risk and moderate credit risk scheme)</p>	<p>The investment objective of the Scheme is to seek to generate returns with low to medium market risk for investors by investing in a portfolio of short -medium term debt and money market securities. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile**</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Instruments including Government securities</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Macaulay Duration of the portfolio will be maintained between 1 year to 3 years.</p> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>The Scheme may invest up to 50% of the net assets in securitized instruments.</p> <p>If the Scheme decides to invest in foreign debt securities such investments will not exceed 25% of the net assets of the Scheme.</p> <p>The Scheme may also invest in debt derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/DF/29/2005 dated September 14, 2005 and SEBI Circular No. DNP/DF/30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/DF/31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.</p> <p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p>The Scheme may also invest in units of debt and liquid mutual fund schemes.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium	32.87	1124
Instruments	Indicative allocations (% of total assets)			Risk Profile**										
	Minimum	Maximum												
Debt and Money Market Instruments including Government securities	0%	100%	Low to Medium											
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021 (Rs. in Crs.)	No. of folios as on 31-12-2021										
<p>PGIM India Banking and PSU Debt Fund</p> <p>(An open ended debt scheme predominantly investing in Debt instruments of banks, Public</p>	<p>The primary objective of the Scheme is to seek to generate income and capital appreciation by investing predominantly in debt instruments issued by banks, Public Sector Undertakings, Public</p>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Money market and debt securities# issued by</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Money market and debt securities# issued by	80%	100%	Low to Medium	78.71	2630
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Money market and debt securities# issued by	80%	100%	Low to Medium											

<p>Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk scheme)</p>	<p>Financial institutions and Municipal Bonds. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>	<table border="1" data-bbox="539 91 1150 324"> <tr> <td data-bbox="539 91 805 241">Banks, Public Sector Undertakings (PSU), Public Financial institutions (PFI) and Municipal Bonds</td> <td data-bbox="805 91 927 241"></td> <td data-bbox="927 91 1048 241"></td> <td data-bbox="1048 91 1150 241"></td> </tr> <tr> <td data-bbox="539 241 805 324">Other Debt and Money Market Securities</td> <td data-bbox="805 241 927 324">0%</td> <td data-bbox="927 241 1048 324">20%</td> <td data-bbox="1048 241 1150 324">Low to Medium</td> </tr> </table> <p>The Scheme may invest up to 50% of the net assets in securitized debt.</p> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.</p> <p>#including derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time. The Scheme will not have a leveraged position in derivatives.</p> <p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p>The Scheme may also invest in units of debt and liquid mutual fund schemes.</p> <p>The Scheme will not invest in script lending. The Scheme will not invest in equity linked debentures.</p>	Banks, Public Sector Undertakings (PSU), Public Financial institutions (PFI) and Municipal Bonds				Other Debt and Money Market Securities	0%	20%	Low to Medium				
Banks, Public Sector Undertakings (PSU), Public Financial institutions (PFI) and Municipal Bonds														
Other Debt and Money Market Securities	0%	20%	Low to Medium											
<p>Name & Type of the Scheme</p>	<p>Investment Objective</p>	<p>Asset Allocation</p>	<p>AUM as on 31-12-2021 (Rs. in Crs.)</p>	<p>No. of folios as on 31-12-2021</p>										
<p>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)</p>	<p>The objective of the Scheme is to seek to generate returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</p>	<table border="1" data-bbox="539 1491 1150 1709"> <thead> <tr> <th data-bbox="539 1491 805 1615" rowspan="2">Instruments</th> <th colspan="2" data-bbox="805 1491 1048 1563">Indicative allocations (% of total assets)</th> <th data-bbox="1048 1491 1150 1615" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="805 1563 927 1615">Minimum</th> <th data-bbox="927 1563 1048 1615">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="539 1615 805 1709">Money market instruments & Debt Securities</td> <td data-bbox="805 1615 927 1709">0%</td> <td data-bbox="927 1615 1048 1709">100%</td> <td data-bbox="1048 1615 1150 1709">Medium</td> </tr> </tbody> </table> <p>The Scheme may invest up to 50% of the net assets in securitized debt.</p> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 25% of the net assets of the Scheme.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Money market instruments & Debt Securities	0%	100%	Medium	<p>124.87</p>	<p>2536</p>
Instruments	Indicative allocations (% of total assets)			Risk Profile										
	Minimum	Maximum												
Money market instruments & Debt Securities	0%	100%	Medium											

		<p>The scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The fund manager may use derivative instruments as may be permitted from time to time and as may be deemed appropriate.</p> <p>The scheme may also invest in fixed income derivatives instruments to the extent of 100% of the net assets as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p>The Scheme may also invest in units of debt and liquid mutual fund schemes.</p>																
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021(Rs. in Crs.)	No. of folios as on 31-12-2021														
<p>PGIM India Corporate Bond Fund (Earlier known as PGIM India Premier Bond Fund)</p> <p>(An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme.)</p>	<p>The investment objective of the Scheme is to seek to generate income and capital appreciation by predominantly investing in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile**</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Corporate Debt instruments (AA+ and above rated)</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Other debt (including Government securities) and Money Market Instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>The Scheme may invest up to 50% of net assets in securitized debt.</p> <p>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may also invest in units of debt and liquid mutual fund schemes.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Corporate Debt instruments (AA+ and above rated)	80%	100%	Low to Medium	Other debt (including Government securities) and Money Market Instruments	0%	20%	Low to Medium	66.54	1171
Instruments	Indicative allocations (% of total assets)			Risk Profile**														
	Minimum	Maximum																
Corporate Debt instruments (AA+ and above rated)	80%	100%	Low to Medium															
Other debt (including Government securities) and Money Market Instruments	0%	20%	Low to Medium															
Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021(Rs. in Crs.)	No. of folios as on 31-12-2021														
PGIM India Gilt Fund	To seek to generate reasonable returns by		150.62	783														

<p>(An open ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.)</p>	<p>investing in Central/State Government securities of various maturities.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns</p>	<table border="1" data-bbox="536 91 1150 416"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile**</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Government Securities and T Bills</td> <td>80%</td> <td>100%</td> <td>Low</td> </tr> <tr> <td>Other Debt Securities\$ and money market instruments</td> <td>0%</td> <td>20%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>\$ The Scheme may invest up to 20% of the net assets in securitized debt.</p> <p>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.</p> <p>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>The Scheme may invest in repo of corporate debt securities in accordance with SEBI circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012. The Scheme may invest in Credit Default Swaps (CDS) in accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012.</p> <p>The scheme will not engage in scrip lending.</p> <p>The Scheme may also invest in units of debt and liquid mutual fund schemes.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile**	Minimum	Maximum	Government Securities and T Bills	80%	100%	Low	Other Debt Securities\$ and money market instruments	0%	20%	Low to Medium		
Instruments	Indicative allocations (% of total assets)			Risk Profile**														
	Minimum	Maximum																
Government Securities and T Bills	80%	100%	Low															
Other Debt Securities\$ and money market instruments	0%	20%	Low to Medium															
<p>Name & Type of the Scheme</p>	<p>Investment Objective</p>	<p>Asset Allocation</p>	<p>AUM as on 31-12-2021(Rs. in Crs.)</p>	<p>No. of folios as on 31-12-2021</p>														
<p>PGIM India Overnight Fund</p> <p>(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.)</p>	<p>The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1" data-bbox="536 1111 1150 1413"> <thead> <tr> <th>Asset Class</th> <th>Indicative Allocations (% of Total Assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments* with maturity on or before the next business day.</td> <td>0% to 100%</td> <td>Low</td> </tr> </tbody> </table> <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. The Scheme does not intend to invest in overseas/foreign securities, derivatives and securitized debt. The Scheme shall also not participate in Credit Default Swaps.</p> <p>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.</p> <p>Pursuant to SEBI circular dated September 20, 2019, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks and shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.</p>	Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile	Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments* with maturity on or before the next business day.	0% to 100%	Low	<p>238.35</p>	<p>2649</p>								
Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile																
Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments* with maturity on or before the next business day.	0% to 100%	Low																

Name & Type of the Scheme	Investment Objective	Asset Allocation	AUM as on 31-12-2021 (Rs. in Crs.)	No. of folios as on 31-12-2021						
<p>PGIM India Money Market Fund</p> <p>(An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.)</p>	<p>The Scheme seeks to deliver reasonable market related returns through investments in Money Market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.</p>	<table border="1" data-bbox="536 244 1150 394"> <thead> <tr> <th data-bbox="536 244 727 342">Asset Class</th> <th data-bbox="727 244 1035 342">Indicative Allocations (% of Total Assets)</th> <th data-bbox="1035 244 1150 342">Risk Profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="536 342 727 394">Money Market instruments</td> <td data-bbox="727 342 1035 394">0% to 100%</td> <td data-bbox="1035 342 1150 394">Low</td> </tr> </tbody> </table> <p>Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>In accordance with the SEBI Circular dated November 6, 2020, the Scheme shall hold at least 10% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 10% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.</p> <p>The Scheme may invest in derivatives instruments as permitted vide SEBI Circular no. DNP/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.</p> <p>The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.</p> <p>The Scheme does not intend to invest in overseas/foreign securities and securitized debt. Also, the scheme does not intend to engage in stock lending/short selling in corporate debt securities and Credit Default Swaps.</p>	Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile	Money Market instruments	0% to 100%	Low	81.33	3076
Asset Class	Indicative Allocations (% of Total Assets)	Risk Profile								
Money Market instruments	0% to 100%	Low								

COMMON APPLICATION FORM



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

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

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

Application No. _____

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

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

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

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

1. DISTRIBUTOR INFORMATION

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

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

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

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

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

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

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

Go Green Initiative

Opt-in – Physical

Opt-out – Email

Refer instruction no. 12

3. EXISTING FOLIO NUMBER

--	--	--	--	--	--	--	--	--	--	--	--

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

4. MODE OF HOLDING

Single OR Anyone or Survivor OR Joint (Default option)

5. DEMAT ACCOUNT DETAILS

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

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

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No. _____

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

6. SOLE / FIRST APPLICANT'S DETAILS

Mandatory

Name# Gender# (please ✓) Male Female

Date of Birth/Incorporation# Proof of DOB of Minor enclosed (please ✓) Passport Birth Certificate Other please specify

PAN# CKYC / KIN

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

PAN# CKYC / KIN Natural Guardian Legal Guardian^{\$}

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

City

Pincode (Mandatory) State Country

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

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

Mobile No.# Email ID#

^{\$} Enclose supporting documents

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

City

State Country Zip Code#

All fields are Mandatory

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

Occupation: Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify)

Gross Annual Income: Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
 OR Net worth (Mandatory for Non-Individuals) ₹ as on (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 ^ 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.
 (ii) Gaming / Gambling / Lottery / Casino Services Yes No
 (iii) Money Lending / Pawning Yes No

SECOND APPLICANT'S DETAILS

Mandatory

Name# Gender# (please ✓) Male Female

Date of Birth# Proof of DOB (please ✓) Passport Birth Certificate Other please specify

PAN# CKYC / KIN

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

Phone (Res) Email ID

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

Occupation: Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others (Please specify)

Gross Annual Income: Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
 OR Net worth (Mandatory for Non-Individuals) ₹ as on (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.

All fields are Mandatory

THIRD APPLICANT'S DETAILS

Mandatory

Name# _____ Gender# (please ✓) Male Female

Date of Birth#

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

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

PAN# _____ CKYC / KIN _____

Pincode _____ (Mandatory) Phone (Off.) _____ Mobile No.# _____

Phone (Res) _____ Email ID _____

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

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

Gross Annual Income: Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
 OR Net worth (Mandatory for Non-Individuals) ₹ _____ as on

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

 (Not older than 1 year)

For Individuals (Please ✓): I am Politically Exposed Person (PEP)[^] 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.

All fields are Mandatory

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

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

Scheme Name **PGIM INDIA** Plan _____ Option Growth* IDCW** *Default Option

IDCW** Facility Payout of IDCW** Re-Investment of IDCW** (**Refer instruction no. 7) IDCW** Frequency[§]: _____ *Default Facility

Transfer of IDCW** (TIDCW)[§] to **PGIM INDIA** _____ (Please refer to SID / addendum thereof for schemes available for Transfer of IDCW and IDCW Frequency)

Lumpsum Investment

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

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

SIP Investment

Monthly SIP Amount (figure) _____ (words) _____

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

D	D
---	---

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

Start Date

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

 End Date

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

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

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

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

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

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

UMRN _____ For office use _____ Date*

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

Sponsor Bank Code

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

 Utility Code

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

CREATE MODIFY CANCEL I/We hereby authorize

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

 to debit (Please ✓)

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

Bank a/c number* _____

With Bank* _____ Name of customers bank _____ IFSC* _____ MICR* _____

an amount of Rupees* _____ Amount in words _____ ₹ _____ In Figures _____

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

Reference - 1 _____ Application no. / Folio number _____ Phone No _____

Reference - 2 _____ Email ID _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD*
 From

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

 _____ x x Signature of first account holder _____ x x Signature of second account holder _____ x x Signature of third account holder _____
 To

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

 OR Until Cancelled _____ Name of first account holder* _____ Name of second account holder* _____ Name of third account holder* _____

• This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.
 • I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity/ corporate or the bank where I have authorized the debit.

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

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

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

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

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

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

If Yes, please provide the following information [mandatory]

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

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

#To also include USA, where the individual is a citizen/ green card holder of USA. ^AIn 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

INSTRUCTIONS FOR ONE TIME MANDATE FORM

One Time Mandate (OTM) is an authorization to the bank issued by an investor to debit their bank account up to a maximum limit as provided by the investor in the OTM mandate.

This would facilitate debits for all purchases initiated by the investor up to maximum limit from the bank account provided in the section.

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

- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by PGIM India Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
- Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented"
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- PGIM India MF may amend the above terms and conditions, at any time without prior notice to investors and such amended terms and conditions will there upon apply to and will binding on the investors.
- For period selection investor has option to mention end date or select until cancelled, please note that if both the option are selected then the mandate would be rejected.

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

I/We do not wish to nominate OR I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payment and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

Nominee Details	Nominee 1	Nominee 2	Nominee 3
Name			
Address			
PAN			
Date of Birth			
Relationship			
Proportion (%)*			
Name and Address of Guardian (to be furnished in case the nominee is minor)			
Signature of Guardian / Nominee			

*(%) by which the units will be shared by each nominee (% to aggregate to 100%)

11. DECLARATION AND SIGNATURES

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of PGIM India Mutual Fund and the Scheme Information Document(s)/Key Information Memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of PGIM India Mutual Fund for allotment of units of the respective Scheme(s) of PGIM India Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/PGIM India Mutual Fund, I/We hereby authorise the AMC/PGIM India Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that PGIM India Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify PGIM India Asset Management Private Limited immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. **Applicable to NRIs:** I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account(s). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Signature(s)

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

D	D	M	M	Y	Y	Y	Y
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Place

GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- d. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name A/c First Investor Name" or "Scheme Name A/c Permanent Account No."
- e. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- g. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
- i. In case of new individual investors who are not CKYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
- j. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- k. Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EJIN". EJIN 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 EJIN 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 EJIN of the Sales Person (if any) in the "EJIN" 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 EJIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EJIN is not applicable for transactions such as Installments under SIP / STP / SWP / IDCW Reinvestments, Redemption, SWP Registration.
- g. Investors are requested to note that EJIN 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, EJIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

2. TRANSACTION CHARGES

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

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

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

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

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

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

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

4. MODE OF HOLDING

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

5. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.

- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- c. Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

6. APPLICANT'S INFORMATION

- a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.
- b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.
- c. If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
- d. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :
NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- e. Where the investment is on behalf of a Minor by the Guardian:

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

g. KYC Requirements And Details:

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

• PAN

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

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• KNOW YOUR CUSTOMER (KYC)

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

• 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.

7. INVESTMENT/PAYMENT DETAILS

Introduction of Direct Plan:-

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

- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme

Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.

- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "PGIM India Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of Payout of Income Distribution cum Capital Withdrawal option or Reinvestment of Income Distribution cum Capital Withdrawal option. If any of the information is left blank, the default option will be applicable.
- Investment cheque is not mandatory if investor wish to start a SIP.
- Please note investor needs to fill the Common Application Form and SIP Investment Form.
- Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "PGIM India Midcap Opportunities Fund" and crossed "Account Payee only".
- Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility. Please note that third party payments shall not be accepted.
- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related persons/' means such persons as may be specified by the AMC from time to time. **Exceptions:** The AMC/ Registrar of PGIMIMF will accept subscriptions to schemes of PGIMIMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

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

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

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

b. Payment by Prefunded Instrument:

- (i) 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.
- (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

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

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

Renaming of Dividend options:

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

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

Investors are requested to note that the above changes are changes in the disclosure requirements. There is no change in the current manner of calculation and distribution of dividend. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.

I. LUMPSUM INVESTMENT

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

II. INVESTMENT UNDER SIP

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

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

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for perpetuity and processed accordingly. The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor : All dates available of the month except 29/30/31. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

b. SIP Mode – Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques

c. For SIP application, the first investment cheque is optional. However, an original cancelled cheque is mandatory to verify the SIP bank details.

d. The first 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.

e. The first instalment cheque should be dated with the date of submission of the Application Form. Please note the following:

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

f. Please note that the Cheque should be made favoring the scheme name. (For e.g. "PGIM India Midcap Opportunities Fund").

g. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.

h. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.

i. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

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

NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FILs 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. BANK DETAILS

a. 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.

b. 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.

c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.

d. PGIM India Mutual Fund will endeavour to remit the Redemption and IDCW proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

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

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

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

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

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

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

- With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND 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	<ol style="list-style-type: none"> 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 Documentary evidence
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> 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 Documentary evidence <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> 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 Documentary evidence
Telephone number in a country other than India	<ol style="list-style-type: none"> 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 Documentary evidence

10. NOMINATION DETAILS

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

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.
- Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.

- 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 self-certifications 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.

- Every new nomination for a folio will overwrite the existing nomination
- Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- Nomination shall be mandatory for all new singly held folios of individual investors.
- In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.

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

11. DECLARATION AND SIGNATURES

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

12. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.

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

13. IMPLEMENTATION OF AMENDMENTS IN INDIAN STAMP ACT, 1899

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions

with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-ins, SIP/STP installments (including IDCW reinvestment) to the unitholders would be reduced to that extent.

14. TDS ON DIVIDEND (IDCW)

The Finance Act 2020 abolishes income distribution tax and instead proposes to tax income from mutual fund units in the hands of the unit holders.

Mutual funds are required to withhold tax on income in respect of units at the rate of 10% on income paid to a Resident & 20% on any income paid to a Non-Resident. CBDT has also issued a Press Release on May 13, 2020, announcing a reduction in rate of Tax Deduction at Source (TDS) & Tax Collection at Source (TCS) in order to provide more funds in the hands of taxpayers for dealing with economic situation arising out of Covid 19 Pandemic.

The Rates of TDS for non-salaried specified payments made to the Residents has been reduced by 25% on applicable/for the period 14th May 2020 to 31st March 2021. Dividend (IDCW) Income is taxable in the hands of investor as per applicable tax rates/slab rates.

