



KEY INFORMATION DOCUMENT

PGIM India Balanced Advantage Fund

(Balanced Advantage Fund - An open ended dynamic asset allocation fund)

Product labeling for the scheme is as follows:

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Capital appreciation over a long period of time. Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments. 	<p align="center">Scheme Riskometer</p>  <p align="center">RISKOMETER</p> <p align="center">The risk of the scheme is Very High</p>	<p align="center">Benchmark Riskometer</p>  <p align="center">RISKOMETER</p> <p align="center">The risk of the benchmark is High</p> <p align="center">AMFI Tier 1 Benchmark - CRISIL Hybrid 50+50 Moderate Index</p>
	<p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. (#For latest Risk-o-meters, investors may refer the website of the Fund viz. https://www.pgimindia.com/mutual-funds)</p>	

Continuous Offer for Units at NAV based prices

Name of Mutual Fund	PGIM INDIA MUTUAL FUND
Name of Asset Management Company	PGIM India Asset Management Private Limited
Name of Trustee Company	PGIM India Trustees Private Limited
Address of the entities	4 th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.
Website	https://www.pgimindia.com/mutual-funds

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 <https://www.pgimindia.com/mutual-funds>.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 27, 2025.

Investment Objective	<p>To provide capital appreciation and income distribution to the investors by dynamically managing the asset allocation between equity and fixed income using equity derivatives strategies, arbitrage opportunities and pure equity investments. The scheme seeks to reduce the volatility by diversifying the assets across equity and fixed income.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>																															
Asset Allocation Pattern of the scheme	<p>The asset allocation in the Scheme under normal circumstances will be as follows:</p> <table border="1" data-bbox="411 521 1461 683"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related Instruments**</td> <td>0%</td> <td>100%</td> </tr> <tr> <td>Debt and Money Market Instruments</td> <td>0%</td> <td>100%</td> </tr> </tbody> </table> <p>** Investments in derivative instruments shall be as permitted vide paragraph 7.5 of SEBI Master Circular for Mutual Funds, and such other circulars as may be issued from time to time.</p> <p>The Scheme may use equity and 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. Investment in stock Future will be counted as exposure unless it is a perfect hedge (i.e. have the same security).</p> <p>Indicative Table: (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="403 1048 1533 1888"> <thead> <tr> <th>Sr. No.</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Derivatives</td> <td>The Maximum exposure to equity and debt derivatives shall not exceed 50% of net assets of debt and equity component of the scheme.</td> <td>Paragraph 12.25 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>2.</td> <td>Overseas securities</td> <td>If the scheme decides to invest in foreign securities including overseas ETFs, the same shall not exceed 20% of the corpus of the Scheme.</td> <td>Paragraph 12.19 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>3.</td> <td>Short selling of securities</td> <td>The Scheme may engage in short selling of Securities in accordance with Paragraph 12.11 of SEBI Master Circular for Mutual Funds.</td> <td>Paragraph 12.11 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>4.</td> <td>Securities lending & Borrowing</td> <td>The scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending, and a single intermediary exposure shall not exceed 5% of the net assets of the Scheme.</td> <td>Paragraph 12.11 of SEBI Master Circular for Mutual Funds.</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Equity & Equity Related Instruments**	0%	100%	Debt and Money Market Instruments	0%	100%	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Derivatives	The Maximum exposure to equity and debt derivatives shall not exceed 50% of net assets of debt and equity component of the scheme.	Paragraph 12.25 of SEBI Master Circular for Mutual Funds.	2.	Overseas securities	If the scheme decides to invest in foreign securities including overseas ETFs, the same shall not exceed 20% of the corpus of the Scheme.	Paragraph 12.19 of SEBI Master Circular for Mutual Funds.	3.	Short selling of securities	The Scheme may engage in short selling of Securities in accordance with Paragraph 12.11 of SEBI Master Circular for Mutual Funds.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds.	4.	Securities lending & Borrowing	The scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending, and a single intermediary exposure shall not exceed 5% of the net assets of the Scheme.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds.
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5.	Securitized Debt	If the Scheme decides to invest in securitised debt, such investments will not, exceed 20% of the net assets of the scheme.	Paragraph 12.15 of SEBI Master Circular for Mutual Funds.
6.	Debt Instruments with SO / CE	The scheme may invest in debt instruments having structured obligations / credit enhancements which shall not exceed 10% of the debt portfolio of the scheme and group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme.	Paragraph 12.3 of SEBI Master Circular for Mutual Funds.
7.	Credit Default Swaps	The Scheme shall not participate in Credit Default Swaps.	Paragraph 12.28 of SEBI Master Circular for Mutual Funds.
8.	Other/own mutual funds	The scheme may invest in the units of Mutual Fund Schemes. Such investment shall not exceed 5% of the net asset value of the Fund.	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
9.	Repo/ reverse repo transactions in corporate debt securities	The scheme may participate in corporate bond repo transactions. Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme.	Paragraph 12.18 of SEBI Master Circular for Mutual Funds.
10.	AT1 and AT2 Bonds	The scheme does not intend to invest in debt instruments with special features or Tier 1 bonds and Tier 2 bonds issued under Basel III framework	Paragraph 12.2 of SEBI Master Circular for Mutual Funds

In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds, the cumulative gross exposure through equity, debt, derivative positions (and fixed income derivatives), repo transactions and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines prescribed under paragraph 12.16 of SEBI Master Circular for Mutual Funds, as amended from time to time. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:-

- a. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- b. Such short-term deposits shall be held in the name of the Scheme.
- c. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
- d. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

	<p>e. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.</p> <p>f. The Scheme shall not park funds in short-term deposit of a bank which has invested in the said Scheme. Further Trustees/AMC shall also ensure that a bank in which scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposits with such bank.</p> <p>g. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.</p> <p>However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.</p> <p><u>Overseas Investments by the Scheme:</u></p> <p>According to paragraph 12.19 of SEBI Master Circular for Mutual Funds, mutual funds can invest in certain permissible foreign securities.</p> <p>As per paragraph 12.19 of SEBI Master Circular for Mutual Funds, overseas investments are subject to an overall limit of US\$ 7 billion for all mutual funds put together. The Mutual Funds have been allowed an individual limit of US\$ 1 billion for overseas investments. The Scheme may, with the approval of SEBI/ RBI invest in foreign securities as specified by SEBI. The overall ceiling for investment in overseas ETFs that invest in securities is US \$ 1 billion subject to a maximum of US \$ 300 million per mutual fund.</p> <p>The AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion per Mutual Fund. The above limits shall be considered as soft limits for the purpose of reporting only by Mutual Funds on monthly basis as per paragraph 12.19.1.3(d) of SEBI Master Circular for Mutual Funds.</p> <p>The Mutual Fund may, where necessary will appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.</p> <p><u>Portfolio Rebalancing:</u></p> <p>As per paragraph 2.9 of SEBI Master Circular for Mutual Funds, as may be amended/ clarified from time to time, in the event of passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within thirty (30) business days. In case the portfolio is not rebalanced within the period of thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid regulation including reporting the deviation to Trustees at each stage.</p> <p><u>Short term defensive consideration:</u></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations in line with paragraph 1.14.1.2(b) of SEBI Master Circular for Mutual Funds and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p>
<p>Investment Strategy</p>	<p>The Fund will allocate money to equity and fixed income asset classes based on the percentage allocation suggested by the Dynamic Advantage Asset Allocation Facility (DAAAF) model.</p> <p>DAAAF is a unique P/E based variation asset allocation facility, that automatically manages asset allocation across equity and debt in different market phases based on an in-house proprietary P/E based investment model.</p> <p>DAAAF manages allocation across equity and debt based on the market valuations and P/E based model & executes three critical strategies:</p>

Enter: When the equity market is undervalued i.e. Current P/E is significantly lower, it switches or increases allocation from the debt allocation to the equity allocation.

Exit: When the equity market is overvalued i.e. Current P/E is significantly higher, it switches or decreases allocation from the equity allocation to the debt allocation.

Re-enter: When valuations are reasonable vis-à-vis the historical averages, it switches / increases allocation to the equity allocation from the debt allocation.

At the time of initial NFO allotment, the resources were allotted as per following table:

Variation* from Long Term average PE	% Equity Allocation
Above 40%	30%
Between 31% and 40%	30%
Between 21% and 30%	40%
Between 11% and 20%	60%
Between 1% and 10%	80%
Below 0%	100%

*PE variation is defined as the deviation of trailing PE of Nifty 50 Index (observed on a 20 days moving average basis) from 15 year rolling average PE of Nifty 50 Index.

From the subsequent month from the date of allotment, the fund would rebalance the portfolio on monthly basis according to the following table:

Variation* from Long Term average P/E	Rising Variation***
Less than - 20%	Directional equity exposure 100%
Between -20% and -11%	Maintains existing equity exposure plus switches 50% of debt to equity for every monthly observation
Between -10% and 0%	Maintains existing equity exposure plus switches 10% of debt to equity for every monthly observation
Between 1% and 10%	Maintains existing equity exposure
Between 11% and 20%	Maintains existing equity exposure
Between 21% and 30%	Maintains existing equity exposure
Between 31% and 40%	Shifts 50% money from equity to debt for every monthly observation **
Above 40%	Directional equity exposure 30%

Variation* from Long Term average P/E	Falling Variation***
Above 40%	Directional equity exposure 30%
Between 31% and 40%	Shifts 50% money from equity to debt for every monthly observation **
Between 21% and 30%	Directional equity exposure 50%
Between 11% and 20%	Directional equity exposure 50%
Between 1% and 10%	Directional equity exposure 65%

Between -10% and 0%	Maintains existing equity exposure plus switches 10% of debt to equity for every monthly observation
Between -20% and -11%	Maintains existing equity exposure plus switches 50% of debt to equity for every monthly observation
Less than - 20%	Directional equity exposure 100%

* P/E variation is defined as the deviation of trailing P/E of Nifty 500 Index (observed on a 20 days moving average basis) from 15 year rolling average P/E of Nifty 500 Index.

** This will be subject to the overall equity floor of 30%.

*** Fund will have at least 65% exposure to equity and equity related instruments at all points of time. Within this, minimum directional exposure to Equity will not go below 30% and the balance exposure will be invested in derivatives.

The rising and falling variation would be defined as a sequential rise or fall in the variation on a month on month basis that is, the variation for a particular month end would be compared to the variation of the previous month end to ascertain the trend.

The model recommendations would come on the 1st working day of the month, basis which the recommended actions needed to be taken in the portfolio will be executed within 7 working days.

In case there is a deviation from the model recommendation at the end of the execution period (i.e. the 7th working day), the portfolio would be rebalanced within another 7 working days and reasons for the same shall be recorded in writing.

The asset allocations to Equity and Fixed Income asset classes would be governed by the DAAAF Model, however, the selection of specific securities/papers in equity as well as debt will be done at the respective fund manager's discretion. The Equity portion of the investments would be allocated in a diversified manner and the Fixed Income portion of the investments would be managed through investments in debt securities at the fund manager's discretion.

The overall investment strategy will be in line with the investment objective and asset allocation of the scheme at all times.

The Scheme may invest in other scheme(s) managed by the AMC or in the scheme(s) of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

DERIVATIVES

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index). Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument such as interest rates, exchange rates, commodities and equities. There are several advantages in using derivatives in the portfolio. The use of derivatives provides flexibility to the Scheme to hedge whole or part of the portfolio.

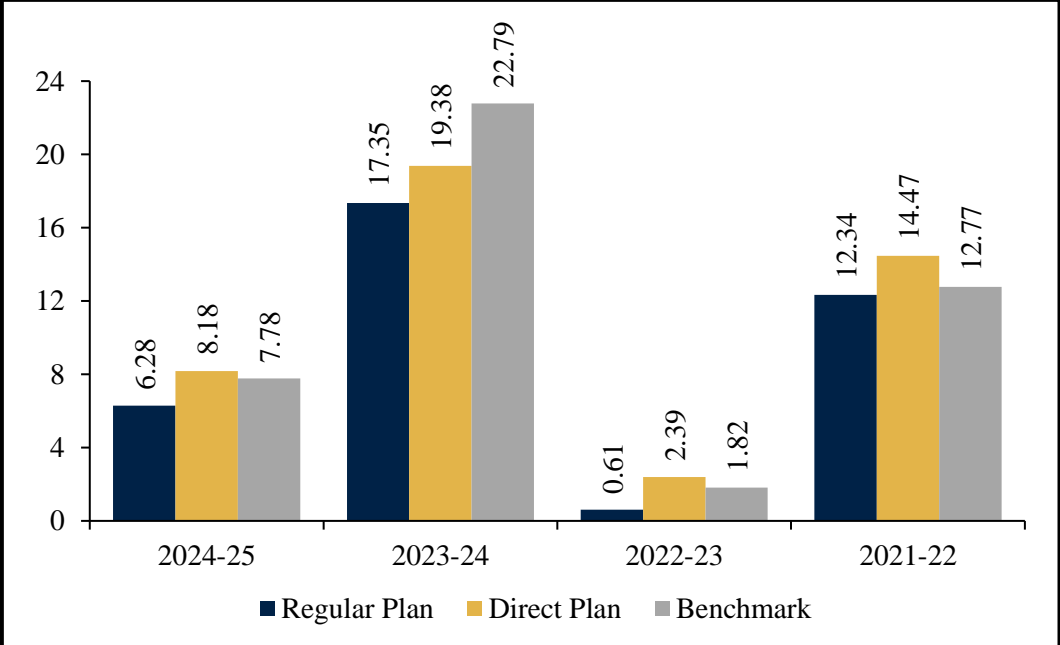
The risks associated with derivatives are similar to those associated with underlying investments. The additional risks of using derivative strategies could be on account of:

- Illiquidity;
- Potential mispricing of the Futures/Options;
- Lack of opportunity;
- Inability of derivatives to correlate perfectly with the underlying (Indices, Assets, Exchange Rates);
- Cost of hedge can be higher than adverse impact of market movements;

	<ul style="list-style-type: none"> • An exposure to derivatives in excess of the hedging requirements can lead to losses; • An exposure to derivatives can also limit the profits from a genuine investment transaction. • The prices which are seen on the screen need not be the same at which execution will take place. <p>For detailed risks associated with use of derivatives, please refer paragraph “Scheme Specific Risk Factors”</p> <p>For further details regarding concepts and examples of derivatives that may be used by the fund manager, please refer to SAI.</p> <p>Securitisation</p> <p>Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (e.g., promissory notes, pass through certificates or other debt instruments) to investors, such instruments evidencing the beneficial ownership of the investors in the Receivables. The financial instruments are rated by an independent credit rating agency. An Investor’s Agent is normally appointed for providing trusteeship services for the transaction.</p> <p>On the recommendation of the credit rating agency, additional credit support (Credit Enhancement) may be provided in order that the instrument may receive the desired level of rating. Typically the servicing of the Receivables is continued by the seller in the capacity of the Servicer. Cash flows, as and when they are received, are passed onto the investors.</p> <p>Risk Control</p> <p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.</p> <p>The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. Stock specific risk will be minimized by investing only in those companies that have been analyzed by the Investment Team at the AMC. For investments in debt securities, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous and in-depth credit evaluation of the securities proposed to be invested in, will be carried out by the investment team of the AMC. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, investment will be in accordance with Guidelines approved by the Board.</p> <p>The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders’ interest.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in the scheme will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> • The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. • The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.

	Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.
Plans and Options	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with paragraph 2.5 of SEBI Master Circular for Mutual Fund.</p> <p>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option.</p> <p>IDCW Option has the following two 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); <p>Growth Option: - IDCW will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option. Hence, the unit holders who opt for this Option will not receive any IDCW.</p> <p>IDCW Option: - Under the IDCW Option, IDCW will be declared, subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations. Under IDCW option, the following facilities are available:-</p> <ul style="list-style-type: none"> • IDCW Payout Facility – Under this facility, IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date. • IDCW Re-investment Facility - Under this facility, IDCWs, if declared, will be reinvested (subject to deduction of tax at source, if any) in the Scheme. Under this facility, the IDCW due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the IDCW Option at the prevailing ex-IDCW Net Asset Value per Unit on the record date. <p>Default Option/Facility:</p> <p>The investor must clearly specify his/her choice of Option/Facility in the application form, in the absence of which, the Default Option/Facility would be applicable and the application will be processed accordingly:</p> <p>Default Option: Growth Option (if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options).</p> <p>Default Facility under IDCW Mode: IDCW Reinvestment (if the investor has not indicated choice between ‘IDCW Payout’ or ‘IDCW Re-investment’)</p> <p>Compulsorily reinvestment of IDCW Amount: If the amount of IDCW payable under the IDCW Payout facility is Rs. 100/- or less, then the IDCW would be compulsorily reinvested in the same option of the Scheme, even if the Unitholder has opted for IDCW Payout.</p> <p>All plans/options under the Scheme shall have common portfolio.</p> <p>Kindly refer SAI for detailed disclosure on:</p> <ol style="list-style-type: none"> i. Default plans and options; ii. Treatment of purchase/switch/ Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs) transactions received through distributors who are suspended temporarily or terminated permanently by AMFI. iii. Treatment of applications under “Direct” / “Regular” Plans; iv. Other updates

<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <p>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;</p> <p>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;</p> <p>c) However, irrespective of the time of receipt of application, where the funds are not available for utilisation 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.</p> <p>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 respective scheme.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <p>1) In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.</p> <p>2) In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p>Switch Transactions</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the ‘Switch out’ scheme and the ‘Switch in’ scheme. Application for ‘Switch in’ shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>
<p>Minimum Application Amount/ Number of Units</p>	<p>Initial Purchase/Switch-in - Minimum of Rs. 5,000/- and in multiples of Re.1/-thereafter.</p> <p>Additional Purchase - Minimum of Rs. 1,000/- and in multiples of Re.1/-thereafter.</p> <p>Redemption Amount/Switch-out - Rs. 1,000/- and in multiples of Re. 1 thereafter or account balance, whichever is lower.</p>
<p>Dispatch of Redemption Proceeds</p>	<p>Within 3 Business Days of the receipt of the valid redemption request at the designated Investor Service Center of PGIM India Mutual Fund.</p>
<p>Benchmark Index</p>	<p>CRISIL Hybrid 50+50 Moderate Index</p>
<p>Dividend Policy (IDCW)</p>	<p>Under the IDCW option, the Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with the Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly.</p>
<p>Name of the Fund Manager(s)</p>	<p>Mr. Utsav Mehta, Mr. Anandha Padmanabhan Anjeneyan, Mr. Vinay Paharia are the equity fund managers for the scheme and Mr. Puneet Pal is the debt fund manager for the scheme.</p>

Name of the Trustee Company	PGIM India Trustees Private Limited																																				
Performance of the scheme as on September 30, 2025	<table border="1" data-bbox="405 344 1497 595"> <thead> <tr> <th>Compounded Annualized Return</th> <th>Regular Plan Returns^ (%)</th> <th>Direct Plan Returns^ (%)</th> <th>Benchmark Returns # (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>-1.43</td> <td>0.31</td> <td>0.91</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>9.69</td> <td>11.60</td> <td>11.88</td> </tr> <tr> <td>Returns since inception</td> <td>9.30</td> <td>11.24</td> <td>10.52</td> </tr> </tbody> </table> <p data-bbox="405 629 1509 685">Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p> <p data-bbox="405 719 938 748">^ Returns are calculated on Growth Option NAV.</p> <p data-bbox="405 752 1509 842">^^ 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. Returns for the benchmark have been calculated using TRI values.</p> <p data-bbox="405 875 1082 904">Inception Date: Regular Plan & Direct Plan: February 04, 2021</p> <p data-bbox="405 938 839 967">#CRISIL Hybrid 50+50 Moderate Index</p> <p data-bbox="740 1001 1198 1030" style="text-align: center;">Absolute returns for each financial year</p> <div data-bbox="405 1055 1469 1697">  <table border="1" data-bbox="405 1055 1469 1697"> <caption>Absolute returns for each financial year</caption> <thead> <tr> <th>Financial Year</th> <th>Regular Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2024-25</td> <td>6.28</td> <td>8.18</td> <td>7.78</td> </tr> <tr> <td>2023-24</td> <td>17.35</td> <td>19.38</td> <td>22.79</td> </tr> <tr> <td>2022-23</td> <td>0.61</td> <td>2.39</td> <td>1.82</td> </tr> <tr> <td>2021-22</td> <td>12.34</td> <td>14.47</td> <td>12.77</td> </tr> </tbody> </table> </div> <p data-bbox="437 1704 1501 1760">Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>	Compounded Annualized Return	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns # (%)	Returns for the last 1 year	-1.43	0.31	0.91	Returns for the last 3 years	9.69	11.60	11.88	Returns since inception	9.30	11.24	10.52	Financial Year	Regular Plan	Direct Plan	Benchmark	2024-25	6.28	8.18	7.78	2023-24	17.35	19.38	22.79	2022-23	0.61	2.39	1.82	2021-22	12.34	14.47	12.77
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	<p>ii. Portfolio turnover ratio of the Scheme as on September 30, 2025: 0.32</p>																
Expenses of the Scheme (i) Load Structure	<p>Exit Load:</p> <p>For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:</p> <ul style="list-style-type: none"> • For Exits within 90 days from date of allotment of units : 0.50%. • For Exits beyond 90 days from date of allotment of units : NIL <p>The entire exit load (net of Goods and Services tax), charged, if any, shall be credited to the Scheme.</p>																
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Tax treatment for the Investors (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 Net Asset Value (NAV) Publication	<p>The AMC will calculate and disclose the NAV of the Scheme on all the Business Days. The AMC shall update the NAVs on the website of the AMC (https://www.pgimindia.com/mutual-funds) and of the Association of Mutual Funds in India – AMFI (https://www.amfiindia.com) before 11.00 p.m. on every Business Day.</p>																
For Investor Grievances please contact	<table border="1"> <thead> <tr> <th>Name and Address of Registrar</th> <th>Name, address and telephone number of Investor Relation Officer</th> </tr> </thead> <tbody> <tr> <td>KFin Technologies Limited Unit- PGIM India Mutual Fund 9th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</td> <td>Mr. Ranjit Venugopal, PGIM India Mutual Fund Investor Relations Officer 1 D, First Floor, Century Plaza No. 560/561 - Anna Salai, Teynampet Chennai – 600018. Tel: +91-44-40745800</td> </tr> </tbody> </table>	Name and Address of Registrar	Name, address and telephone number of Investor Relation Officer	KFin Technologies Limited Unit- PGIM India Mutual Fund 9 th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.	Mr. Ranjit Venugopal, PGIM India Mutual Fund Investor Relations Officer 1 D, First Floor, Century Plaza No. 560/561 - Anna Salai, Teynampet Chennai – 600018. Tel: +91-44-40745800												
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<p>Unitholders' Information</p>	<p><u>(i) Accounts Statements:</u></p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p><u>(ii) Annual Financial Results:</u></p> <p>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 (https://www.pgimindia.com/mutual-funds) and Association of Mutual Funds in India (https://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 (https://www.pgimindia.com/mutual-funds) and on the website of AMFI (https://www.amfiindia.com).</p> <p><u>(iii) Monthly/Half -yearly Portfolio:</u></p> <p>The AMC, shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website Monthly Portfolio - https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Monthly-Portfolio and Half yearly portfolio - https://www.pgimindia.com/mutual-funds/disclosures/Financial-Statements/Scheme-Financials and on the website of AMFI https://www.amfiindia.com within 10 days from the close of each month/half year.</p> <p>In case of unitholders whose email addresses are registered with, PGIM India Mutual Fund shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website https://www.pgimindia.com/mutual-funds and on the website of AMFI (https://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>
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