



KEY INFORMATION MEMORANDUM

PGIM India CRISIL IBX Gilt Index - Apr 2028 Fund

(Index Fund - An open-ended Target Maturity Index Fund investing in constituents of the CRISIL-IBX Gilt Index - April 2028. A relatively high interest rate risk and relatively low credit risk)

Product labeling for the scheme is as follows:

| | | |
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| This product is suitable for investors who are seeking* | | |
| <ul style="list-style-type: none"> • Income over the target maturity period. • An open-ended Target Maturity Index Fund investing in constituents of the CRISIL-IBX Gilt Index - April 2028. | <p>Scheme Riskometer</p>  <p>The risk of the scheme is Low to Moderate.</p> | <p>Benchmark Riskometer</p>  <p>The risk of the benchmark is Low to Moderate.</p> <p>AMFI Tier 1 Benchmark - CRISIL-IBX Gilt Index - April 2028</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>)

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

Offer of Units at NAV based prices during Ongoing Offer

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| Name of the Mutual Fund | PGIM India Mutual Fund |
| Name of the Asset Management Company | PGIM India Asset Management Private Limited |
| Name of the Trustees | 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 Centers 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.

Disclaimer:

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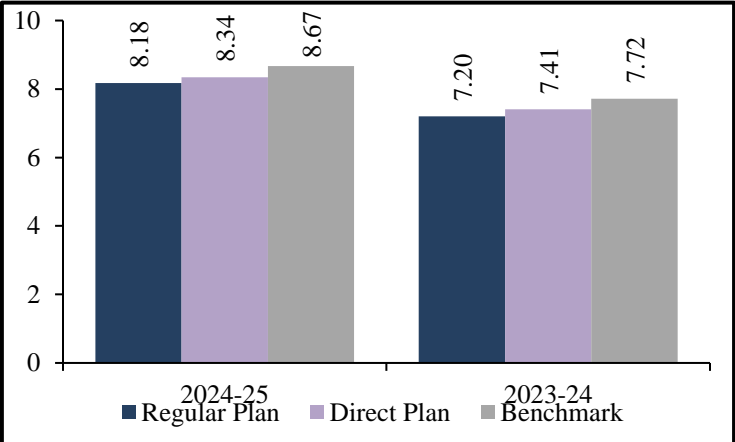
This Key Information Memorandum is dated November 27, 2025.

| Investment Objective | The investment objective of the scheme is to generate returns that corresponds to the total returns of the securities as represented by the CRISIL-IBX Gilt Index - April 2028 (before fees and expenses), subject to tracking errors. 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="483 421 1469 730"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>High/Medium/Low</th> </tr> </thead> <tbody> <tr> <td>Securities# comprising the CRISIL-IBX Gilt Index - April 2028 Fund</td> <td>95%</td> <td>100%</td> <td>Medium</td> </tr> <tr> <td>*Money Market Instruments, Government securities, T- Bills, including Triparty Repo, cash and cash equivalents and units of liquid mutual fund</td> <td>0%</td> <td>5%</td> <td>Low</td> </tr> </tbody> </table> <p data-bbox="443 763 1522 824">#As per Paragraph 3.5.4 of SEBI Master Circular, scheme shall be considered to be replicating the underlying index, provided::</p> <ol data-bbox="443 857 1522 1160" style="list-style-type: none"> i. The duration of the portfolio of ETF/ Index Fund replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. ii. In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply: <ol style="list-style-type: none"> a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher. b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher. c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund. <p data-bbox="443 1193 1522 1312">*Money Market Instruments will include) Commercial Paper, Certificates of Deposit, Treasury Bills, Repos, short-term Government securities having an unexpired maturity upto one year and any other such short-term instruments as permitted by SEBI / RBI from time to time, including schemes of mutual funds.</p> <p data-bbox="443 1346 1522 1464">The cumulative gross exposure through Debt & Money Market instruments shall not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.</p> <p data-bbox="443 1498 1522 1588">During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of G-Secs in the Scheme portfolio, the reinvestment will be in line with the index methodology.</p> <p data-bbox="443 1621 1481 1650">Indicative Table: (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="456 1677 1517 2040"> <thead> <tr> <th>Sl. no</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Securitized Debt</td> <td>The scheme will not invest Securitized Debt.</td> <td>—</td> </tr> <tr> <td>2.</td> <td>Overseas Investments</td> <td>The scheme will not invest in ADR/ GDR/ Foreign Securities.</td> <td>—</td> </tr> <tr> <td>3.</td> <td>Derivatives</td> <td>The scheme shall not engage in derivatives.</td> <td>—</td> </tr> </tbody> </table> | | | Instruments | Indicative Allocations (% of total assets) | | Risk Profile | Minimum | Maximum | High/Medium/Low | Securities# comprising the CRISIL-IBX Gilt Index - April 2028 Fund | 95% | 100% | Medium | *Money Market Instruments, Government securities, T- Bills, including Triparty Repo, cash and cash equivalents and units of liquid mutual fund | 0% | 5% | Low | Sl. no | Type of Instrument | Percentage of exposure | Circular references | 1. | Securitized Debt | The scheme will not invest Securitized Debt. | — | 2. | Overseas Investments | The scheme will not invest in ADR/ GDR/ Foreign Securities. | — | 3. | Derivatives | The scheme shall not engage in derivatives. | — |
| Instruments | Indicative Allocations (% of total assets) | | Risk Profile | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Minimum | Maximum | High/Medium/Low | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securities# comprising the CRISIL-IBX Gilt Index - April 2028 Fund | 95% | 100% | Medium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *Money Market Instruments, Government securities, T- Bills, including Triparty Repo, cash and cash equivalents and units of liquid mutual fund | 0% | 5% | Low | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sl. no | Type of Instrument | Percentage of exposure | Circular references | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. | Securitized Debt | The scheme will not invest Securitized Debt. | — | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. | Overseas Investments | The scheme will not invest in ADR/ GDR/ Foreign Securities. | — | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. | Derivatives | The scheme shall not engage in derivatives. | — | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | 4. | Repo/ reverse repo transactions in corporate debt securities | The Scheme shall not invest in repo in corporate debt. | — |
| | 5. | Credit Default Swaps transactions | The Scheme shall not undertake Credit default swaps (CDS). | — |
| | 6. | 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. |
| | 7. | Short Selling | The scheme shall not engage in short selling. | — |
| | 8. | Securities Lending and Borrowing | The Scheme shall not resort to stock lending and borrowing. | — |
| | 9. | Debt Instruments with SO / CE | The Scheme will not make any investment in debt instruments having structured obligations and credit enhancements. | |
| | <p>The Scheme shall not invest in unrated debt instrument. The Scheme shall not invest in debt instruments with special features.</p> <p>The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the extent possible. Under normal circumstances, the AMC shall endeavor that the Tracking Error of the Scheme shall not exceed 2%. For the Fund the annualized tracking difference averaged over one year period shall not exceed 1.25%. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.</p> <p>Portfolio Rebalancing</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> | | | |
| Investment Strategy | <p>The scheme will invest in the constituents of the underlying index viz. CRISIL-IBX Gilt Index - April 2028, and will use a passive investment approach to manage the portfolio, subject to tracking error. Passive investment means the scheme will invest in the securities included in its underlying index regardless of their investment merit. The underlying investments may be affected by a general decline in the Indian markets relating to its Underlying Index and the AMC does not attempt to take defensive positions during such declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.</p> <p>The fund manager's endeavor would be to rebalance the portfolio in order to replicate the underlying index. However, there may be a short period where the constituents of the portfolio may differ from that of the underlying index. In case of any deviation from the asset allocation pattern, the portfolio to be rebalanced by AMC within 7 days from the date of said deviation.</p> | | | |
| Risk Profile of the Scheme | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> | | | |

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| | <p>1. Passively Managed Portfolio: As the scheme proposes to invest not less than 95% of the net assets in the securities of the underlying Index, the scheme will not be actively managed. As PGIM India CRISIL IBX Gilt Index – Apr 2028 Fund is not actively managed, the scheme invests in the securities included in its underlying index regardless of their investment merit. The underlying investments may be affected by a general decline in the Indian markets relating to its Underlying Index and the AMC does not attempt to take defensive positions during such declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.</p> <p>2. The liquidity of the Scheme’s investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme’s investment portfolio, these periods may become significant.</p> <p>3. Tracking error risk</p> <p>Tracking error is defined as the annualized standard deviation of the difference in daily returns between the NAV of the Scheme and the Underlying Index. Theoretically, the corpus of the Scheme has to be fully invested in the securities comprising the Underlying Index in the same proportion of weights as the securities have in the Underlying Index. However, deviations from the stated index replication may occur due to reason that the Scheme has to incur expenses, corporate actions pertaining to the Index including changes to the constituents, regulatory policies, ability of the Fund Manager to replicate the Underlying Index, delay in purchase or non-availability of underlying securities forming part of the index etc. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.</p> <p>It will be the endeavor of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2%. However, in certain events like market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.</p> <p>4. Tracking Difference Risk</p> <p>The Fund Manager may not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC’s ability to achieve close correlation with the underlying index of the scheme. The scheme’s returns may therefore deviate from those of its underlying index. Tracking Difference is the Difference of daily returns between the Scheme and the Benchmark Index annualized over 1 year, 3 Year, 5 Year, 10 year and Scheme Since Inception period. It will be the endeavor of the fund manager to keep the tracking difference as low as possible. The Fund must maintain an annualized Tracking Difference averaged over one year period of not more than 1.25%. If the tracking difference averaged over one year period is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Tracking difference will be disclosed on a monthly basis on https://www.pgimindia.com/mutual-funds and AMFI website.</p> |
| <p>Plans / Options</p> | <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 paragraph 2.5 of SEBI Master Circular.</p> <p>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW). IDCW Option has the following two facilities:</p> |

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| | <p>i. Payout of Income Distribution cum Capital Withdrawal facility (IDCW-Payout); ii. Reinvestment of Income Distribution cum Capital Withdrawal facility (IDCW- Reinvestment).</p> <p>Default Option/Facility: The investor must clearly specify his/her choice of Option/facility in the application form, in the absence of which, the Default Option/facility would be applicable and the application will be processed accordingly:</p> <p>Default Option: Growth Option (if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options).</p> <p>Default facility Under IDCW Option: IDCW - Reinvestment</p> <p>All plans/options under the Scheme shall have common portfolio. Kindly refer SAI for detailed disclosure on:</p> <ol style="list-style-type: none"> Default plans and options; 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. Treatment of applications under “Direct” / “Regular” Plans; Other updates |
| <p>Applicable NAV (after the scheme opens for repurchase and sale)</p> | <p>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <ol style="list-style-type: none"> 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; 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; 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. <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 Scheme.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <ol style="list-style-type: none"> 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. 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>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> |

| Minimum Application Amount/ Number of Units | Initial Purchase/Switch-in - Minimum of Rs. 5,000/- and in multiples of Re. 1/-thereafter. Additional Purchase - Minimum of Rs. 1,000/- and in multiples of Re. 1/-thereafter. Redemption Amount/Switch-out - Minimum of Rs. 1,000/- and in multiples of Re. 1/-thereafter or account balance, whichever is lower. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------------|------------------------|--|---------------------------------|---------------------------|--------------------------|------------------------|-------------------------|------|------|------|-------------------------|------|------|------|----------------|--------------|-------------|-----------|---------|------|------|------|---------|------|------|------|
| Despatch of Redemption Request | Within 3 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | CRISIL-IBX Gilt Index - April 2028 This is a Total Return Index (TRI) seeking to capture price and coupon returns of the underlying portfolio. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy (IDCW) | Under the Income Distribution cum Capital Withdrawal option, the Trustee will have the discretion to declare the 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 a sale price that represents realized gains. 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Fund Manager(s) | Mr. Puneet Pal and Mr. Bhupesh Kalyani are the fund managers for the scheme. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | PGIM India Trustees Private Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Performance of the scheme | <table border="1" data-bbox="435 1021 1520 1245"> <thead> <tr> <th>Compounded Annualised Returns^^</th> <th>Regular Plan Returns^ (%)</th> <th>Direct Plan Returns^ (%)</th> <th>Benchmark Returns# (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for last 1 Year</td> <td>7.82</td> <td>7.98</td> <td>8.26</td> </tr> <tr> <td>Returns since Inception</td> <td>8.06</td> <td>8.25</td> <td>8.60</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-IBX Gilt Index - April 2028</p> <p>Inception Date: Regular Plan and Direct Plan: February 22, 2023</p> <p style="text-align: center;">Absolute Returns for each Financial Year</p>  <table border="1" data-bbox="608 1576 1345 2022"> <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>8.18</td> <td>8.34</td> <td>8.67</td> </tr> <tr> <td>2023-24</td> <td>7.20</td> <td>7.41</td> <td>7.72</td> </tr> </tbody> </table> | | | | Compounded Annualised Returns^^ | Regular Plan Returns^ (%) | Direct Plan Returns^ (%) | Benchmark Returns# (%) | Returns for last 1 Year | 7.82 | 7.98 | 8.26 | Returns since Inception | 8.06 | 8.25 | 8.60 | Financial Year | Regular Plan | Direct Plan | Benchmark | 2024-25 | 8.18 | 8.34 | 8.67 | 2023-24 | 7.20 | 7.41 | 7.72 |
| Compounded Annualised Returns^^ | Regular Plan Returns^ (%) | Direct Plan Returns^ (%) | Benchmark Returns# (%) | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 2024-25 | 8.18 | 8.34 | 8.67 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2023-24 | 7.20 | 7.41 | 7.72 | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. |
| Additional Scheme Related Disclosures as on September 30, 2025 | <p>i. Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) of the Scheme</p> <ul style="list-style-type: none"> • Top 10 holdings by issuer of the Scheme: https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure • Sector Allocation: https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure • Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds: https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure <p>ii. Portfolio turnover ratio of the Scheme : Not Applicable</p> |
| Expenses of the Scheme (i) Load Structure (ii) Recurring expenses | <p>Exit Load: NIL</p> <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed the regulatory limit of 1.00% of the Scheme's daily net assets.</p> <p>The total fees and expenses for operating the scheme as listed hereunder would be 1.00% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.</p> <p>The AMC shall adhere provisions of paragraph 10.1 of SEBI Master Circular and various guideline specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:</p> <ol style="list-style-type: none"> All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan. In terms of paragraph 10.1.16 of SEBI Master Circular for Mutual Fund, the AMC shall annually set apart at least 0.01% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives. <p>No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.</p> <p>Actual Expenses for the previous financial year (2024-25):</p> <p>Regular Plan: 0.45 % Direct Plan: 0.30%</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.</p> |
| Tax treatment for the Unitholders | Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors. |

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| Daily Net Asset Value (NAV) Publication | <p>The AMC will calculate and disclose the first NAV not later than 5 business days from the date of allotment. Subsequently the AMC will calculate and update the NAV of the Scheme on all the Business Days. The AMC shall update the NAVs on the website of the AMC (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. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.</p> | |
| For Investor Grievances please contact | Name and Address of Registrar KFin Technologies Limited Unit- PGIM India Mutual Fund 9th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034. | Name, address and telephone number of Investor Relation Officer Mr. Ranjit Venugopal, PGIM India Mutual Fund Investor Relations Officer 1 D, First Floor, Century Plaza No. 560/561 - Anna Salai, Teynampet Chennai – 600018. Tel: +91-44-40745800 |
| Unitholders' Information | <p>(i) Accounts Statements:</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>(ii) Annual Financial Results:</p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than 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>(iii) Monthly/Half -yearly Portfolio:</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.

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.

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.