
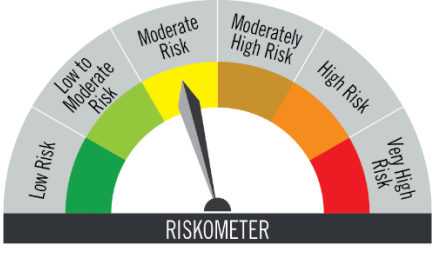


KEY INFORMATION MEMORANDUM
PGIM INDIA GILT FUND

(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.)

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Income over the medium term Investments predominantly in Central/State Government securities of various Maturities 	 <p>Scheme Riskometer</p> <p>The risk of the scheme is Moderate</p>	 <p>Benchmark Riskometer</p> <p>The risk of the benchmark is Moderate</p> <p>AMFI Tier 1 Benchmark - CRISIL Dynamic Gilt Index</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			
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		

Continuous Offer of Units at NAV based prices

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 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 seek to generate reasonable returns by 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>																																											
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="408 394 1401 611"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of total Assets)</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> </tr> <tr> <td>Other Debt Securities\$ and money market instruments</td> <td>0%</td> <td>20%</td> </tr> </tbody> </table> <p>Indicative Table: (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="427 703 1382 1892"> <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 may invest up to 20% of the net assets in securitized debt.</td> <td>Paragraph 12.15 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>2.</td> <td>Overseas Investments</td> <td>If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.</td> <td>Paragraph 12.19 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>3.</td> <td>Derivatives for hedging purpose</td> <td>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.</td> <td>Paragraph 12.25 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>4.</td> <td>Repo/ reverse repo transactions in corporate debt securities</td> <td>The Scheme may invest in repo of corporate debt securities.</td> <td>Paragraph 12.18 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>5.</td> <td>Credit Default Swaps transactions</td> <td>The scheme may invest in Credit Default Swaps in line with SEBI and RBI guidelines.</td> <td>Paragraph 12.28 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>6.</td> <td>Securities lending and Borrowing</td> <td>The scheme will not engage in scrip lending.</td> <td>—</td> </tr> <tr> <td>7.</td> <td>Other/own mutual funds</td> <td>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.</td> <td>Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.</td> </tr> </tbody> </table> <p>The cumulative gross exposure through debt securities, Government Securities, money market instruments, 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>	Instruments	Indicative Allocation (% of total Assets)		Minimum	Maximum	Government Securities and T Bills	80%	100%	Other Debt Securities\$ and money market instruments	0%	20%	Sl. no	Type of Instrument	Percentage of exposure	Circular references	1.	Securitized Debt\$	The Scheme may invest up to 20% of the net assets in securitized debt.	Paragraph 12.15 of SEBI Master Circular for Mutual Funds.	2.	Overseas Investments	If the Scheme decides to invest in foreign debt securities, such investments will not exceed 20% of the net assets of the Scheme.	Paragraph 12.19 of SEBI Master Circular for Mutual Funds.	3.	Derivatives for hedging purpose	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.	Paragraph 12.25 of SEBI Master Circular for Mutual Funds.	4.	Repo/ reverse repo transactions in corporate debt securities	The Scheme may invest in repo of corporate debt securities.	Paragraph 12.18 of SEBI Master Circular for Mutual Funds.	5.	Credit Default Swaps transactions	The scheme may invest in Credit Default Swaps in line with SEBI and RBI guidelines.	Paragraph 12.28 of SEBI Master Circular for Mutual Funds.	6.	Securities lending and Borrowing	The scheme will not engage in scrip lending.	—	7.	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.
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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 specified in 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.
- 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.
- 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.
- g. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

Overseas Investments by the Scheme

According to paragraph 12.19 of SEBI Master Circular for Mutual Funds mutual funds can invest in ADRs/GDRs/other specified foreign securities.

As per paragraph 12.19 of SEBI Master Circular for Mutual Funds such 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.

The AMC is allowed to invest in overseas securities up to 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1billion 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.

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.

Portfolio Rebalancing

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>Short term defensive consideration:</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 Management team endeavors to meet the investment objective whilst maintaining a balance between liquidity and profitability of the investments. The scheme shall predominantly invest in government securities which shall provide income and capital appreciation and be deemed to have no credit risk. The scheme would mainly invest in securities issued/ backed by the Government of India and the State Governments. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movements by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme may try to leverage its international resource base to understand the global economic and interest rate environment. 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. Maturity profile of the instrument 4. Liquidity of the security 5. Any other factors considered relevant in the opinion of the Fund Management team. <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. 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, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options. Investments in gilts carry various risks like interest rate risk, liquidity risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p> <p>Liquidity Support from RBI- Subject to the RBI Guidelines, PGIM India Gilt Fund (being a Scheme dedicated exclusively to investments in Government securities) may be eligible to avail on any day from RBI, liquidity support up to 20% of the outstanding value of its investments in Government securities (as at the close of business on the previous working day), under its Guidelines issued vide letter IDMC.No.2741/03.01.00/95-96 dated April 20, 1996. Liquidity support under these guidelines is available through reverse repurchase agreements in eligible Central Government dated securities and Treasury Bills of all maturities.</p> <p>Investment in Fixed Income Derivative Instruments:</p> <p>SEBI has vide its paragraph 12.28.1.4 of Master Circular on Mutual Funds, permitted all mutual funds to participate in derivatives trading subject to observance of guidelines issued by SEBI in this behalf.</p> <p>Pursuant to paragraph 7.5, 7.6 and 12.25 of SEBI Master Circular for Mutual Funds and such other circular issued by SEBI from time to time in this regard, the Scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements, stock future or other derivative instruments for the purpose of hedging and portfolio balancing or for its efficient management.</p> <p>Derivative instruments offer unique advantages like security exposures without the attendant execution and settlement risk. Derivative instruments carry a high risk return ratio. It is like an insurance policy where one has to pay the premium up-front and the benefit is contingent upon an event. Derivative instrument if used on a leveraged basis could distort the risk return ratio considerably even with a small price movement (the scheme will not take a leveraged exposure). It requires a high level of knowledge, understanding and surveillance to control risk.</p> <p>The Scheme may use derivative instruments primarily to protect the value of portfolio against potential risks such as interest rate risk, credit risks, reinvestment risk and liquidity risks. This protection is also known as hedge. At the same time, however, a properly correlated hedge will result in a gain in the portfolio position being offset by a loss in the hedge position. As a result, the use of derivatives could limit any potential gain from an increase in value of the position hedged. In addition, an exposure to derivatives in excess of the hedging requirement can lead to losses. IRS and FRAs do also have inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts.</p>

Derivative instruments may take form of Interest rate swaps, Forward rate agreements and such other derivative instruments as may be available from time to time and appropriate for the portfolio. The Scheme, however, will use the derivative instruments very judiciously and keep in mind the overall objective the scheme.

For details of risk factors relating to use of Derivatives, the investors are advised to refer to Scheme Specific Risk Factors.

For further details regarding concepts and examples of derivatives that may be used by the fund manager, please refer to SAI.

Securitisation

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.

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.

Risk Control

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

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. Further, all investments in the unrated paper are periodically reviewed by Investment Committee and the Board of AMC & Trustee Company.

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.

Portfolio Turnover

Portfolio turnover is defined as the aggregate of purchases and sales as a percentage of the corpus of the Scheme during a specified period of time. Portfolio turnover in the Scheme will be a function of market opportunities. The economic environment changes on a continuous basis and exposes debt portfolio to systematic as well as nonsystematic risk. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

The Investment Manager will endeavor to optimise portfolio turnover to optimise risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrip/securities held in the portfolio rather than an indication of a change in AMC's view on a scrip, etc.

<p>Risk Profile of the scheme</p>	<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> <p>The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.</p>
<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> <ol style="list-style-type: none"> i. Quarterly Payout of Income Distribution cum Capital Withdrawal option (Quarterly IDCW-Payout); ii. Quarterly Reinvestment of Income Distribution cum Capital Withdrawal option (Quarterly IDCW- Reinvestment); <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 Frequency and facility under IDCW Option: Quarterly 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"> i. Default plans and options; ii. Treatment of purchase/switch/ Systematic Investment Plans (SIPs)/ Systematic iii. Transfer Plans (STPs) transactions received through distributors who are suspended temporarily or terminated permanently by AMFI. iv. Treatment of applications under “Direct” / “Regular” Plans; v. Other updates
<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p>Subscription/Purchase Including Switch-Ins:-</p> <ol style="list-style-type: none"> 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.

	<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"> 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. <p>Switch Transactions</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application, and the Applicable NAV based on the cut off time for redemption shall be applied.</p>																								
Minimum Application Amount/ Number of Units	<p>Initial Purchase/Switch-In – Rs. 5000/- 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 / Switch out – Minimum amount of Rs. 1000/- and in multiples of Re.1/- thereafter or account balance whichever is lower.</p>																								
Dispatch of Redemption Proceeds	Within 3 Business days of the receipt of the redemption request at the authorized Centre of PGIM India Mutual Fund.																								
Benchmark Index	CRISIL Dynamic Gilt Index																								
Dividend Policy (IDCW)	Under the IDCW option, the Trustee will endeavor to declare IDCW subject to availability of distributable surplus calculated in accordance with the Regulations. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. It must be clearly understood that there is neither any assurance to the Unit holders that the IDCW will be paid regularly, nor any assurance as to the rate of IDCW.																								
Name of the Fund Manager(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 as on September 30, 2025	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns^^</th> <th>Regular Plan Returns^ (%)</th> <th>Direct Plan Returns^ (%)</th> <th>Benchmark Returns# (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for Last 1 Year</td> <td>3.93</td> <td>4.91</td> <td>6.40</td> </tr> <tr> <td>Returns for Last 3 Years</td> <td>6.77</td> <td>7.84</td> <td>8.37</td> </tr> <tr> <td>Returns for Last 5 Years</td> <td>5.12</td> <td>6.23</td> <td>6.13</td> </tr> <tr> <td>Returns for Last 10 Years</td> <td>6.58</td> <td>7.38</td> <td>7.33</td> </tr> <tr> <td>Returns Since Inception</td> <td>6.73</td> <td>—</td> <td>7.60</td> </tr> </tbody> </table>	Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)	Returns for Last 1 Year	3.93	4.91	6.40	Returns for Last 3 Years	6.77	7.84	8.37	Returns for Last 5 Years	5.12	6.23	6.13	Returns for Last 10 Years	6.58	7.38	7.33	Returns Since Inception	6.73	—	7.60
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	-	7.70	7.63
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Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

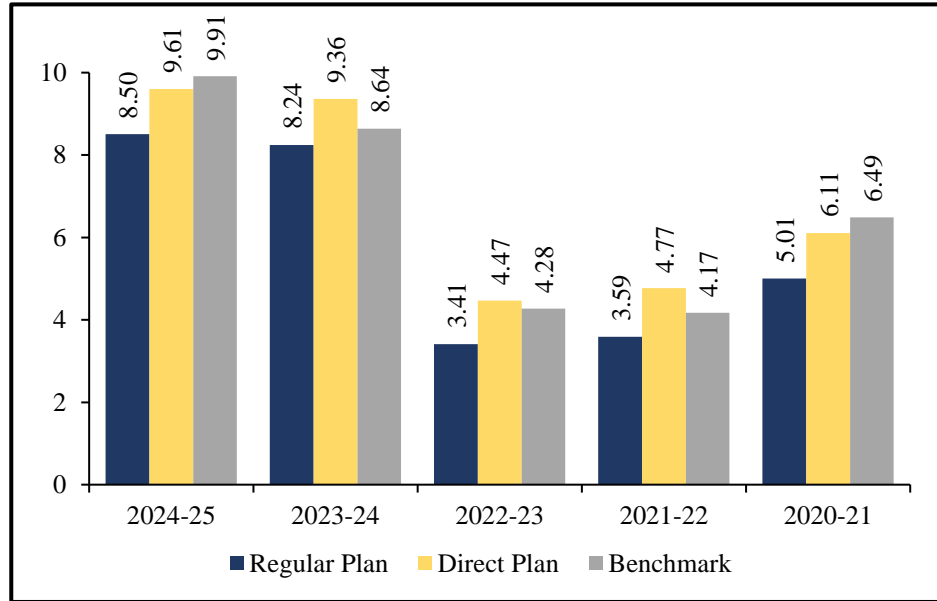
^ Returns are calculated on Growth Option NAV.

^^ 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.

CRISIL Dynamic Gilt Index.

Inception Date: Regular Plan: October 27, 2008; Direct Plan: January 01, 2013

Absolute Returns for each Financial Year



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

- i. **Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) of the Scheme**
 - **Top 10 holdings by issuer:** <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>
- ii. **Portfolio turnover ratio of the Scheme:** Not Applicable

Expenses of the Scheme

(i) **Load Structure**

(ii) **Recurring expenses**

Exit Load: Nil

Total recurring expenses as a percentage of daily net assets:

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%

	<table border="1"> <tr> <td>on the next Rs.3,000 crores of the daily net assets</td> <td>1.35%</td> </tr> <tr> <td>on the next Rs.5,000 crores of the daily net assets</td> <td>1.25%</td> </tr> <tr> <td>On the next Rs.40,000 crores of the daily net assets</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof</td> </tr> <tr> <td>On balance of the assets</td> <td>0.80%</td> </tr> </table> <p>Actual Expenses for the previous financial year (2024-25)</p> <p>Regular Plan: 1.48% Direct Plan: 0.47%</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>	on the next Rs.3,000 crores of the daily net assets	1.35%	on the next Rs.5,000 crores of the daily net assets	1.25%	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	On balance of the assets	0.80%
on the next Rs.3,000 crores of the daily net assets	1.35%								
on the next Rs.5,000 crores of the daily net assets	1.25%								
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof								
On balance of the assets	0.80%								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.								
Daily Net Asset Value (NAV) Publication	The NAV of the Scheme will be calculated and disclosed on all 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. In case of any delay, the reasons for such delay would be explained to AMFI by the next Business Day.								
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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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 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (https://www.pgimindia.com/mutual-funds) and Association of Mutual Funds in India (https://www.amfiindia.com).</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.

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>).

(iii) Fortnightly/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, monthly basis within 10 days from end of each month (i.e. last day of each month) and half yearly basis within 10 days of each half year (i.e. 31st March & 30th September) on website of Mutual Fund Fortnightly portfolio - <https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Fortnightly-portfolio> 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>) 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 email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.

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.