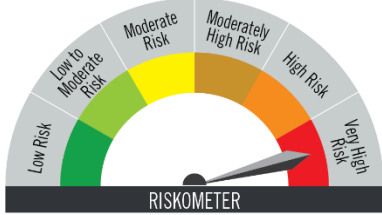



KEY INFORMATION MEMORANDUM

PGIM INDIA HEALTHCARE FUND

(A Sectoral Fund - An open ended equity scheme investing in healthcare and pharmaceutical sector.)

Product labeling for the scheme is as follows:

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities of pharmaceutical and healthcare companies. 	<p align="center">Scheme Riskometer</p>  <p align="center">The risk of the scheme is Very High</p>	<p align="center">Benchmark Riskometer</p>  <p align="center">The risk of the benchmark is Very High</p> <p align="center">AMFI Tier 1 Benchmark – BSE Healthcare TRI</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>)

Continuous Offer of 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 Centers or distributors or from the website www.pgimindiamf.com.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with 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>The primary investment objective of the scheme is to seek to generate consistent returns by predominantly investing in equity and equity related securities of pharmaceutical and healthcare companies.</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	<table border="1" data-bbox="427 432 1493 779"> <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 and equity related securities of pharmaceutical and healthcare companies</td> <td>80%</td> <td>100%</td> </tr> <tr> <td>Equity and Equity related securities of other Companies</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo)</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Units issued by REITs & InvITs</td> <td>0%</td> <td>10%</td> </tr> <tr> <td>Foreign securities including overseas ETFs</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="427 869 1471 2085"> <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 for hedging purpose</td> <td>The maximum exposure to derivatives shall not exceed 50% of the net asset of the scheme.</td> <td>Paragraph 12.25 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>2.</td> <td>Securitized Debt</td> <td>Investment in securitized debt shall not exceed 20% of the net assets of the scheme.</td> <td>Paragraph 12.15 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>3.</td> <td>Debt Instruments with special features AT1 and AT2 Bonds</td> <td>The Scheme doesn't intend to invest in debt instruments including Tier 1 bonds and Tier 2 bonds issued under Base III framework with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a prespecified event for loss absorption.</td> <td>Paragraph 12.2 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>4.</td> <td>Debt Instruments with SO / CE</td> <td>The scheme may invest in debt instruments having structured obligations / credit enhancements. Such investment shall not exceed 10% of the debt portfolio of the scheme. (group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme.)</td> <td>Paragraph 12.3 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>5.</td> <td>Stock lending and Borrowing</td> <td>The Scheme may also engage in securities lending.</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 and equity related securities of pharmaceutical and healthcare companies	80%	100%	Equity and Equity related securities of other Companies	0%	20%	Debt and Money Market Securities (including TREPS (Tri-Party Repo), Reverse Repo)	0%	20%	Units issued by REITs & InvITs	0%	10%	Foreign securities including overseas ETFs	0%	20%	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Derivatives for hedging purpose	The maximum exposure to derivatives shall not exceed 50% of the net asset of the scheme.	Paragraph 12.25 of SEBI Master Circular for Mutual Funds.	2.	Securitized Debt	Investment in securitized debt shall not exceed 20% of the net assets of the scheme.	Paragraph 12.15 of SEBI Master Circular for Mutual Funds.	3.	Debt Instruments with special features AT1 and AT2 Bonds	The Scheme doesn't intend to invest in debt instruments including Tier 1 bonds and Tier 2 bonds issued under Base III framework with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a prespecified event for loss absorption.	Paragraph 12.2 of SEBI Master Circular for Mutual Funds.	4.	Debt Instruments with SO / CE	The scheme may invest in debt instruments having structured obligations / credit enhancements. Such investment shall not exceed 10% of the debt portfolio of the scheme. (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.	5.	Stock lending and Borrowing	The Scheme may also engage in securities lending.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds.
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		<p>Shall not exceed 20% of its net assets in securities lending</p> <p>Shall not exceed 5% of the net assets of the Scheme shall be deployed in securities lending to any single counterparty.</p>	
6.	Overseas Investments	Investments in Overseas securities will not exceed 20% of the net assets of the Scheme.	Paragraph 12.19 of SEBI Master Circular for Mutual Funds.
7.	ReITs and InVITs	The scheme may invest upto 10% of the net assets in units of REITs and INVITs and not more than 5% of the net assets of the Scheme will be invested in REITs and INVITs of any single issuer.	Paragraph 12.21 of SEBI Master Circular for Mutual Funds.
8.	Tri – Party Repos	The scheme may invest upto 20% in tri – party repo transactions.	-
9.	Other/own mutual funds	<p>The scheme may invest in the units of Mutual Fund Schemes.</p> <p>Such investment shall not exceed 5% of the net asset value of the Fund.</p>	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
10.	Repo/ reverse repo transactions in corporate debt securities	<p>The scheme may participate in corporate bond repo transactions.</p> <p>Such investment shall not exceed 10% of the net assets of the scheme.</p>	Paragraph 12.18 of SEBI Master Circular for Mutual Funds.
11.	Credit Default Swaps transactions	The scheme will not participate in Credit Default Swaps.	
12.	Short selling of securities	The Scheme may engage in short selling of securities.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds.

13.	Investment in triparty repo of Government securities or treasury bills before the closure of NFO.	Yes in accordance with SEBI guidelines.	Paragraph 1.10.3 of SEBI Master Circular for Mutual Funds.
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In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds, the cumulative gross exposure through equity, debt, money market instruments and derivative positions, repo transactions in corporate debt securities 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.
- 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 certain permissible foreign securities.

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.

The Scheme intends to invest upto USD 5 million in overseas securities, subject to maximum limits as specified in per paragraph 12.19 of SEBI Master Circular for Mutual Funds. The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, will not be available to the Scheme for investment in overseas securities and will be available towards the unutilized industry wide limits. Further investments in overseas securities will follow the norms for ongoing schemes. On an ongoing basis, 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.

	<p>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 Scheme will be predominantly invested in equity and equity related securities of healthcare and pharmaceutical companies. The aim of the Scheme is to seek long-term capital appreciation from an actively managed portfolio.</p> <p>The fund may consider investing in various sectors within the healthcare industry, including healthcare services and healthcare manufacturing. Healthcare services include, but are not limited to, pharmacy, diagnostics, hospitals and health insurance. Healthcare manufacturing encompasses CRAMS (Contract Research and Manufacturing Services), medical devices, specialty chemicals, formulations and API (Active Pharmaceutical Ingredient), among others.</p> <p>The portfolio will be built utilizing a combination of top-down and bottom-up portfolio construction process, focusing on the fundamentals of each stock, including quality of management.</p> <p>The Scheme may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook. 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</p> <p><u>Derivatives</u></p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • 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;
- 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.

For detailed risks associated with use of derivatives, please refer paragraph “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

The Scheme is an open-ended scheme. It is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

<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 Scheme predominately focuses on equities of selected companies in the pharmaceutical and healthcare-associated sectors. Consequently, the NAV of the Scheme is linked to the equity performance of such companies and may be more volatile than a more diversified portfolio of equities, as the returns are subject to the sector's performance and dynamics. • The Scheme is sectoral in nature and, hence will be affected by the risks associated with the Pharmaceutical and Healthcare companies in India such as: <ul style="list-style-type: none"> ➤ Pricing of drugs is subject to price control and any reduction in prices of bulk drugs/formulations manufactured by pharmaceutical companies may affect the valuation of the concerned companies adversely. ➤ High competition in the generics market may impact the margins of Indian pharmaceutical companies. ➤ Other barriers to the growth of pharmaceutical companies could be inadequate patent infrastructure, weak redressal system for patent infringement, etc. ➤ INR appreciation may hit pharmaceutical companies' competitiveness and margins. ➤ Healthcare companies are often subject to regulatory interventions, M&As, and litigations, which could impact the prospects of the companies that the scheme would invest in. • The relatively high percentage of the Scheme's assets invested in a limited number of equity and equity-related securities may expose the portfolio to higher levels of volatility vis-à-vis other equity-oriented schemes. However as observed in various research under modern portfolio theory and investment analysis, while the first 20 stocks reduce the portfolio's risk significantly, the additional stocks between 20 and 1,000 reduce the portfolio's risk very marginally. Although the investment universe constitutes securities that will have high market liquidity, there is a possibility that market liquidity could get impacted on account of company/sector/general market-related events and there could be a price impact on account of portfolio rebalancing and/or liquidity demands on account of redemptions. • 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. <p>For details of risk factors and risk mitigation measures, please refer SID.</p>
<p>Plans/Options</p>	<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 Funds.</p> <p>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option. IDCW Option has the following two facilities:</p> <ol style="list-style-type: none"> i. Payout of Income Distribution cum Capital Withdrawal facility (IDCW-Payout); ii. Reinvestment of Income Distribution cum Capital Withdrawal facility (IDCW- Reinvestment). <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 Option’).</p> <p>Default facility Under IDCW Option: IDCW Reinvestment</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> <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>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	Purchase – Rs. 5,000/- and in multiples of Re.1/- thereafter. Additional Purchase - Rs. 1,000/- and in multiples of Re.1/-thereafter. Redemption - Rs. 1,000/- and in multiples of Re. 1/- or account balance whichever is lower.															
Dispatch of Redemption Proceeds	Within 3 working days of the receipt of the redemption request at the authorised center of PGIM India Mutual Fund.															
Benchmark Index	BSE Healthcare TRI															
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. Anandha Padmanabhan Anjeneyan, Mr. Utsav Mehta and Mr. Vivek Sharma are the equity fund managers for the scheme and Mr. Puneet Pal is the debt fund manager 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>Simple Annualised Returns^{^^}</th> <th>Regular Plan Returns[^] (%)</th> <th>Direct Plan Returns[^] (%)</th> <th>Benchmark Returns[#] (%)</th> </tr> </thead> <tbody> <tr> <td>Returns for the Last 6 Months</td> <td>3.77</td> <td>5.42</td> <td>8.59</td> </tr> <tr> <td>Returns since Inception</td> <td>-5.51</td> <td>-3.92</td> <td>-3.32</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>[#]BSE Healthcare TRI</p> <p>Inception Date: Regular Plan: December 06, 2024, Direct Plan: December 06, 2024</p>				Simple Annualised Returns ^{^^}	Regular Plan Returns [^] (%)	Direct Plan Returns [^] (%)	Benchmark Returns [#] (%)	Returns for the Last 6 Months	3.77	5.42	8.59	Returns since Inception	-5.51	-3.92	-3.32
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Additional Scheme Related Disclosures as on September 30, 2025	i. Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) : <ul style="list-style-type: none"> 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: 0.16															

Expenses of the Scheme (i) Load Structure	Entry Load: Nil Exit Load: For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows: <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 The entire exit load (net of Goods and Services tax), charged, if any, shall be credited to the Scheme.																	
(ii) Recurring Expenses	<table border="1" data-bbox="422 555 1489 981"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th> <th>Total expense ratio limits for equity oriented schemes</th> </tr> </thead> <tbody> <tr> <td>on the first Rs.500 crores of the daily net assets</td> <td>2.25%</td> </tr> <tr> <td>on the next Rs.250 crores of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>on the next Rs.1,250 crores of the daily net assets</td> <td>1.75%</td> </tr> <tr> <td>on the next Rs.3,000 crores of the daily net assets</td> <td>1.60%</td> </tr> <tr> <td>on the next Rs.5,000 crores of the daily net assets</td> <td>1.50%</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>1.05%</td> </tr> </tbody> </table> <p>Actual expenses for the previous financial year (2024-25):</p> <p>Regular Plan: 2.38% Direct Plan: 0.67%</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (Mutual Funds) Regulation, 1996. Investors are requested to read – “Section – Annual Scheme Recurring Expenses” in the SID.</p>		Assets under management Slab (In Rs. crore)	Total expense ratio limits for equity oriented schemes	on the first Rs.500 crores of the daily net assets	2.25%	on the next Rs.250 crores of the daily net assets	2.00%	on the next Rs.1,250 crores of the daily net assets	1.75%	on the next Rs.3,000 crores of the daily net assets	1.60%	on the next Rs.5,000 crores of the daily net assets	1.50%	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	1.05%
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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 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.																	
For Investor Grievances please contact	Name and Address of Registrar KFin Technologies Limited Unit- PGIM India Mutual Fund 9 th 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	(i) Accounts Statements: 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).																	

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.

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

(ii) Annual Financial Results:

The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (<https://www.pgimindia.com/mutual-funds>) and Association of Mutual Funds in India (<https://www.amfiindia.com>).

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) Monthly/Half -yearly Portfolio:

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.