



**KEY INFORMATION MEMORANDUM**
**PGIM INDIA LIQUID FUND**

(Liquid Fund - An Open Ended Liquid Scheme. A relatively low interest rate risk and moderate credit risk scheme)

**Product labelling for the scheme is as follow:**

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Liquidity and generate income in the short term</li> <li>• Investment in debt and money market securities with maturity upto 91 days only</li> </ul>	<p style="text-align: center;"><b>Scheme Riskometer</b></p>  <p style="text-align: center;">The risk of the scheme is Low to Moderate</p>	<p style="text-align: center;"><b>Benchmark Riskometer</b></p>  <p style="text-align: center;">The risk of the benchmark is Low to Moderate</p> <p style="text-align: center;">AMFI Tier 1 Benchmark - CRISIL Liquid Debt A-I Index</p>
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\* 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**

<b>Credit Risk</b> →	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
<b>Interest Rate Risk</b> ↓			
<b>Relatively Low (Class I)</b>		<b>B-I</b>	
<b>Moderate (Class II)</b>			
<b>Relatively High (Class III)</b>			

**Offer of Units at NAV based prices during Ongoing Offer**

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

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.

<b>Investment Objective</b>	<p>The investment objective of the Scheme is to generate steady returns with high liquidity by investing in a portfolio of short term, high quality money market and debt instruments.</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>																												
<b>Asset Allocation Pattern of the scheme</b>	<p>The asset allocation in the Scheme under normal circumstances will be as follows:</p> <table border="1" data-bbox="432 360 1527 562"> <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>Debt* and Money Market Instruments</td> <td>0%</td> <td>100%</td> </tr> </tbody> </table> <p>* Debt securities may include securitized debt upto 50% of the net assets</p> <table border="1" data-bbox="432 640 1527 1547"> <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>Securitized Debt</td> <td>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan</td> <td>Paragraph 12.15 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>2.</td> <td>Overseas Securities</td> <td>If the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme</td> <td>Paragraph 12.19 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>3.</td> <td>Debt Instruments with SO / CE</td> <td>The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating).  However, debt securities with government guarantee shall be excluded from such restriction.</td> <td>-</td> </tr> <tr> <td>4.</td> <td>Other/own mutual funds</td> <td>The scheme may invest in the units of Mutual Fund Schemes and 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>In accordance with paragraph 4.5.1 of SEBI Master Circular for Mutual Funds, the Scheme shall hold at least 20% of its net assets in liquid assets or liquidity in terms of AMFI Best Practices Circular, whichever is higher. In case the exposure in such liquid assets / securities falls below the threshold mandated above, the AMC shall ensure compliance with the above requirement before making any further investment. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.</p> <p>Pursuant to paragraph 4.5 of SEBI Master Circular for Mutual Funds on Risk management framework for overnight funds, the Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.</p> <p>In accordance with paragraph 12.6 of SEBI Master Circular for Mutual Funds, the investment pattern indicating the characteristics of portfolio of the scheme has been revised as follows:</p>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Debt* and Money Market Instruments	0%	100%	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Securitized Debt	If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan	Paragraph 12.15 of SEBI Master Circular for Mutual Funds.	2.	Overseas Securities	If the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme	Paragraph 12.19 of SEBI Master Circular for Mutual Funds.	3.	Debt Instruments with SO / CE	The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating).  However, debt securities with government guarantee shall be excluded from such restriction.	-	4.	Other/own mutual funds	The scheme may invest in the units of Mutual Fund Schemes and 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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- (a) With effect from May 01, 2009, the scheme shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.
- (b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in the scheme.  
Further the term 'Maturity' shall mean:
  - a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
  - b. In case of securities with put and call options (daily or otherwise), the residual maturity of the securities shall not be greater than 91 days with effect from May 01, 2009.
  - c. In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day

The cumulative gross exposure through debt, money market instruments, derivative positions (including fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, other permitted securities/assets 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.

#### **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 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 1 billion per Mutual Fund. The above limits shall be considered as soft limits for the purpose of reporting only by Mutual Funds on monthly basis as per paragraph 12.19.1.3(d) of SEBI Master Circular for Mutual Funds.

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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.

#### **Investment in Corporate Debt Market Development Fund**

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

	<p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p><b>Portfolio Rebalancing</b></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><b>Short term defensive consideration:</b></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><b>Investment Strategy</b></p>	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. As the primary objective of the scheme is to provide high liquidity along with low volatility the Fund Manager shall invest a significant portion of assets in short-term/floating rate securities, which carry low market risk. The Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets.</p> <p>Investment views/decisions may be taken on the basis of the following parameters:</p> <ol style="list-style-type: none"> <li>1. Liquidity of the security</li> <li>2. Maturity profile of the instrument</li> <li>3. Quality of the security/instrument (including the financial health)</li> <li>4. Returns offered relative to alternative investment opportunities.</li> <li>5. Prevailing interest rate scenario.</li> <li>6. Any other factors considered relevant in the opinion of the Fund Management team.</li> </ol> <p>The Scheme may also use derivatives to reduce the volatility of the portfolio and/or to enhance the portfolio returns. The Fund may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like spread, horizon returns, forward implied interest rates may be deployed to evaluate various investment options. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification and effective use of hedging techniques.</p> <p><b>Securitisation</b></p> <p>Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (e.g., promissory notes, pass through certificates or other debt instruments) to investors, such instruments evidencing the beneficial ownership of the investors in the Receivables. The financial instruments are rated by an independent credit rating agency. An Investor's Agent is normally appointed for providing trusteeship services for the transaction.</p> <p>On the recommendation of the credit rating agency, additional credit support (Credit Enhancement) may be provided in order that the instrument may receive the desired level of rating. Typically, the</p>

	<p>servicing of the Receivables is continued by the seller in the capacity of the Servicer. Cash flows, as and when they are received, are passed onto the investors.</p> <p><b>Risk Control</b></p> <p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.</p> <p>The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. Stock specific risk will be minimized by investing only in those companies that have been analyzed by the Investment Team at the AMC. For investments in debt securities, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous and in-depth credit evaluation of the securities proposed to be invested in, will be carried out by the investment team of the AMC. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, investment will be in accordance with Guidelines approved by the Board. Further, all investments in the unrated paper are periodically reviewed by Investment Committee and the Board of AMC &amp; Trustee Company.</p> <p>The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.</p> <p><b>Portfolio Turnover</b></p> <p>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.</p> <p>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>
<p><b>Risk Profile of the scheme</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment. Please refer to the SID for Scheme Specific Risk Factors.</p> <p><b><u>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):</u></b></p> <p>CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned</p>

Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

Investors are requested to read details disclosure on investment of the schemes in the CDMDf as listed in SID under Section 1, Part II section “A. How will the Scheme allocate its assets?” and section “B. Where will the Scheme Invest?”

For details on risk factors and risk mitigation measures, please refer SID.

**Plans & Options**

The Scheme offers two plans viz. Regular Plan and Direct Plan.

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.

Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option. IDCW Option has the following three facilities:

- i. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment);
- ii. Payout of Income Distribution cum Capital Withdrawal option (IDCW- Payout);
- iii. Transfer of Income Distribution cum Capital Withdrawal plan;(IDCW – Transfer)#

#No fresh application under IDCW Transfer Facility is accepted w.e.f. February 1, 2024.

**IDCW Reinvestment Frequency:** Daily, Weekly, Monthly

**IDCW Payout Frequency:** Monthly

**IDCW Transfer Frequency:** Weekly, Monthly

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

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

**Default Option/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:

**Default Option:** Growth Option (if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options).

**Default Frequency under IDCW Option:** Daily

**Default facility Under IDCW Option:** IDCW -Reinvestment

All plans/options under the Scheme shall have common portfolio.

Kindly refer SAI for detailed disclosure on:

- 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><b>Applicable NAV (after the scheme opens for repurchase and sale)</b></p>	<p><b>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</b></p> <ol style="list-style-type: none"> <li>Where a valid application is received upto 1:30 p.m. on a Business Day at the Official Point of Acceptance along with a local cheque or a demand draft payable at par at the same place of the submission of the application and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</li> <li>Where a valid application is received after 1:30 p.m. on a Business Day at the Official Point of Acceptance and funds are available for utilization on the same day - the closing NAV of the day immediately preceding the next business day shall be applicable; and</li> <li>Irrespective of the time of receipt of valid application at the Official Point of Acceptance, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</li> </ol> <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><b>REDEMPTIONS INCLUDING SWITCH-OUTS:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> </ol> <p><b>Switch Transactions</b></p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application, and the Applicable NAV based on the cut off time for redemption shall be applied.</p>
<p><b>Minimum Application Amount/ Number of Units</b></p>	<p><b>Initial Purchase/Switch-In</b> – Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Additional Purchase</b> - Minimum of Rs.1,000/- and in multiples of Re.1/-thereafter.</p> <p><b>Redemption / Switch out</b> – Minimum amount of Rs. 1000/- and in multiples of Re.1/- thereafter or account balance whichever is lower.</p>
<p><b>Dispatch of Redemption Request</b></p>	<p>Within 3 Business days of the receipt of the redemption request at the authorized Centre of PGIM India Mutual Fund</p>
<p><b>Benchmark Index</b></p>	<p>CRISIL Liquid Debt A-I Index</p>
<p><b>Dividend Policy (IDCW)</b></p>	<p>Under the IDCW option, the Trustee will endeavour to declare IDCW subject to availability of distributable surplus calculated in accordance with the Regulations. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. It must be clearly understood that there is neither any assurance to the Unit holders that the IDCW will be paid regularly, nor any assurance as to the rate of IDCW.</p>
<p><b>Name of the Fund Manager(s)</b></p>	<p>Mr. Bhupesh Kalyani and Mr. Puneet Pal are the fund managers for the scheme.</p>

**Name of the Trustee Company** PGIM India Trustees Private Limited

**Performance of the Scheme as on September 30, 2025**

Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)
Returns for the last 7 Days	6.31	6.41	6.00
Returns for the last 15 Days	6.12	6.22	5.96
Returns for the last 1 Month	5.79	5.89	5.67
Returns for the last 3 Months	1.44	1.46	1.43
Returns for the last 6 Months	3.13	3.18	3.08
Returns for the last 1 Year	6.84	6.94	6.72
Returns for the last 3 Years	6.99	7.12	6.99
Returns for the last 5 Years	5.63	5.76	5.72
Returns for the last 10 Years	6.20	6.31	6.15
Since Inception	5.61	—	6.50
	—	6.89	6.75

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

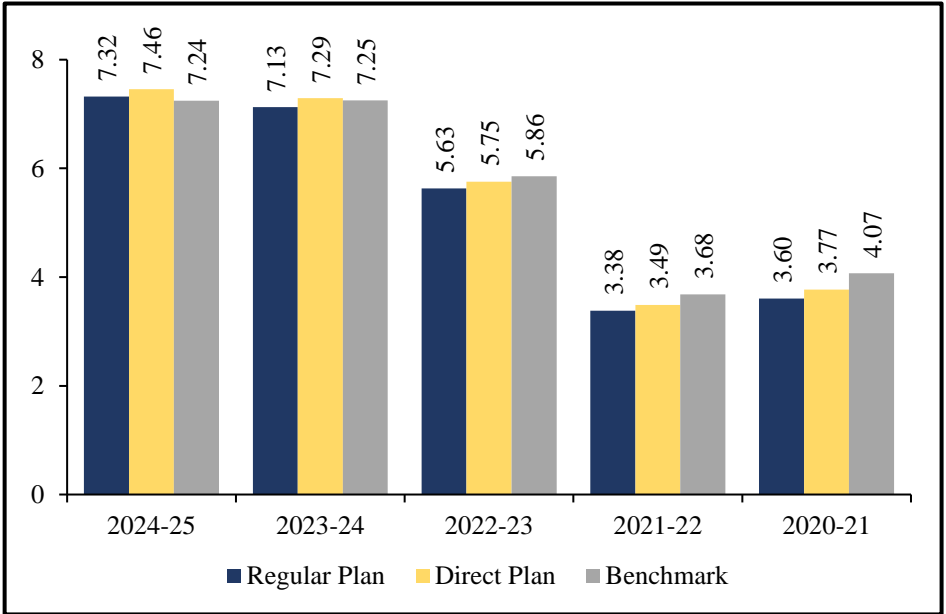
^ Returns are calculated on Growth Option NAV.

^^ 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 Liquid Debt A-I Index

Inception Date: Regular Plan: January 27, 2003; 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.																
<b>Additional Scheme Related Disclosures as on September 30, 2025</b>	<p><b>i. Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) of the Scheme</b></p> <ul style="list-style-type: none"> <li><b>Top 10 holdings by issuer:</b> <a href="https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure">https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure</a></li> <li><b>Sector Allocation:</b> <a href="https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure">https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure</a></li> </ul> <p><b>ii. Portfolio turnover ratio of the Scheme:</b> Not Applicable</p>																
<b>Expenses of the Scheme</b>	<b>Exit Load:</b> For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:																
<b>(i) Load Structure</b>	<table border="1"> <thead> <tr> <th>Investor exit upon subscription</th> <th>Exit load as a % of redemption / switch proceeds</th> </tr> </thead> <tbody> <tr> <td>Day 1</td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td>0.0065%</td> </tr> <tr> <td>Day 3</td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td>0.0000%</td> </tr> </tbody> </table>	Investor exit upon subscription	Exit load as a % of redemption / switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%
Investor exit upon subscription	Exit load as a % of redemption / switch proceeds																
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Day 7 onwards	0.0000%																
<b>(ii) Recurring expenses</b>	<p>The entire exit load (net of Goods and Services Tax), charged, if any, shall be credited to the Scheme.</p> <table border="1"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th> <th>Total expense ratio limits (p.a.)</th> </tr> </thead> <tbody> <tr> <td>on the first Rs.500 crores of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>on the next Rs.250 crores of the daily net assets</td> <td>1.75%</td> </tr> <tr> <td>on the next Rs.1,250 crores of the daily net assets</td> <td>1.50%</td> </tr> <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> </tbody> </table> <p><b>Actual Expenses for the previous financial year (2024-25)</b></p> <p><b>Regular Plan:</b> 0.25% <b>Direct Plan:</b> 0.12%</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>	Assets under management Slab (In Rs. crore)	Total expense ratio limits (p.a.)	on the first Rs.500 crores of the daily net assets	2.00%	on the next Rs.250 crores of the daily net assets	1.75%	on the next Rs.1,250 crores of the daily net assets	1.50%	on the next Rs.3,000 crores of the daily net assets	1.35%	on the next Rs.5,000 crores of the daily net assets	1.25%	On the next Rs.40,000 crores of the daily net assets	Total expense ratio 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%
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<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.					
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAV of the Scheme will be calculated and disclosed on all calendar days. The AMC shall update the NAVs on the website of the AMC (<a href="https://www.pgimindia.com/mutual-funds">https://www.pgimindia.com/mutual-funds</a>) and of the Association of Mutual Funds in India-AMFI (<a href="https://www.amfiindia.com">https://www.amfiindia.com</a>) 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.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.</p>					
<b>For Grievances Investor please contact</b>	<table border="1" data-bbox="432 488 1501 775"> <thead> <tr> <th data-bbox="432 488 890 555"><b>Name and Address of Registrar</b></th> <th data-bbox="890 488 1501 555"><b>Name, address and telephone number of Investor Relation Officer</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="432 555 890 775">KFin Technologies Limited Unit- PGIM India Mutual Fund 9<sup>th</sup> Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</td> <td data-bbox="890 555 1501 775"><b>Mr. Ranjit Venugopal,</b> 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>		<b>Name and Address of Registrar</b>	<b>Name, address and telephone number of Investor Relation Officer</b>	KFin Technologies Limited Unit- PGIM India Mutual Fund 9 <sup>th</sup> Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.	<b>Mr. Ranjit Venugopal,</b> 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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<b>Unitholders' Information</b>	<p><b>(i) Accounts Statements:</b></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><b>(ii) Annual Financial Results:</b></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 (<a href="https://www.pgimindia.com/mutual-funds">https://www.pgimindia.com/mutual-funds</a>) and Association of Mutual Funds in India (<a href="https://www.amfiindia.com">https://www.amfiindia.com</a>).</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 (<a href="https://www.pgimindia.com/mutual-funds">https://www.pgimindia.com/mutual-funds</a>) and on the website of AMFI (<a href="https://www.amfiindia.com">https://www.amfiindia.com</a>).</p> <p><b>(iii) Fortnightly/Monthly/Half -yearly Portfolio:</b></p> <p>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th &amp; last day of each month) within 5 days of every fortnight, monthly basis within 10 days</p>					

	<p>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 &amp; 30th September) on website of Mutual Fund Fortnightly portfolio - <a href="https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Fortnightly-portfolio">https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Fortnightly-portfolio</a> Monthly Portfolio - <a href="https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Monthly-Portfolio">https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Monthly-Portfolio</a> and Half yearly portfolio – (<a href="https://www.pgimindia.com/mutual-funds/disclosures/Financial-Statements/Scheme-Financials">https://www.pgimindia.com/mutual-funds/disclosures/Financial-Statements/Scheme-Financials</a>) and on the website of AMFI (<a href="https://www.amfiindia.com">https://www.amfiindia.com</a>) in a user-friendly and downloadable spreadsheet format.</p> <p>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.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC’s website <a href="https://www.pgimindia.com/mutual-funds">https://www.pgimindia.com/mutual-funds</a>, and on the website of AMFI (<a href="https://www.amfiindia.com">https://www.amfiindia.com</a>). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p>
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