



KEY INFORMATION MEMORANDUM
PGIM INDIA MONEY MARKET FUND

(Money Market Fund - An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.)

(The scheme has 1 segregated portfolio which was created under PGIM India Credit Risk Fund. Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022. Further, Main portfolio of PGIM India Low Duration Fund is now merged with PGIM India Money Market Fund effective September 30, 2023.)

Product labeling for the scheme is as follows:

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Regular income for short term. Investments in Money Market instruments. 	<p style="text-align: center;">Scheme Riskometer</p>  <p style="text-align: center;">The risk of the scheme is Low to Moderate</p>	<p style="text-align: center;">Benchmark Riskometer</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 Money Market 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

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

Offer of Units at NAV based prices during Ongoing Offer

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <https://www.pgimindia.com/mutual-funds>

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

This Key Information Memorandum is dated November 27, 2025

Investment Objective	<p>The Scheme seeks to deliver reasonable market related returns through investments in Money Market 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>																																								
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="387 365 1426 510"> <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>Money Market instruments</td> <td>0%</td> <td>100%</td> </tr> </tbody> </table> <p>Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p><u>Indicative Table:(Actual instrument/percentages may vary subject to applicable SEBI circulars)</u></p> <table border="1" data-bbox="387 786 1450 2038"> <thead> <tr> <th>Sr. No.</th> <th>Type of Instrument</th> <th>Percentage of exposure</th> <th>Circular references</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Derivatives</td> <td>The Scheme may invest in derivatives instruments. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.</td> <td>Paragraph 12.25 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>2.</td> <td>Securitized Debt</td> <td>The Scheme does not intend to invest in Securitized Debt</td> <td>-</td> </tr> <tr> <td>3.</td> <td>Overseas Securities</td> <td>The Scheme does not intend to invest in overseas/foreign securities</td> <td>-</td> </tr> <tr> <td>4.</td> <td>Repo/ reverse repo transactions in corporate debt securities</td> <td>The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time</td> <td>Paragraph 12.18 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>5.</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> <tr> <td>6.</td> <td>Credit Default Swaps</td> <td>The scheme does not intend to engage in Credit Default Swaps.</td> <td>-</td> </tr> <tr> <td>7.</td> <td>Short selling of securities</td> <td>The scheme does not intend to engage short selling in corporate debt securities.</td> <td>-</td> </tr> </tbody> </table>	Instruments	Indicative Allocations (% of Total Assets)		Minimum	Maximum	Money Market instruments	0%	100%	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Derivatives	The Scheme may invest in derivatives instruments. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.	Paragraph 12.25 of SEBI Master Circular for Mutual Funds.	2.	Securitized Debt	The Scheme does not intend to invest in Securitized Debt	-	3.	Overseas Securities	The Scheme does not intend to invest in overseas/foreign securities	-	4.	Repo/ reverse repo transactions in corporate debt securities	The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time	Paragraph 12.18 of SEBI Master Circular for Mutual Funds.	5.	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.	6.	Credit Default Swaps	The scheme does not intend to engage in Credit Default Swaps.	-	7.	Short selling of securities	The scheme does not intend to engage short selling in corporate debt securities.	-
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8.	Securities Lending and Borrowing	The scheme does not intend to engage in stock lending in corporate debt securities.	-
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In accordance with Paragraph 4.6 of SEBI Master Circular, the scheme shall hold at least 10% 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.

The cumulative gross exposure through money market instruments shall not exceed 100% of the net assets of the Scheme.

Pending deployment of funds of a Scheme in terms of the investment objectives of the Scheme, the AMC may invest the funds of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines set out by SEBI under the Regulations. 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, it shall also be ensured that the bank in which the Scheme has short term deposits 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.

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.

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.

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

	<p>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>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 investment objective of the Scheme is to generate returns by investing in money market securities with maturity of up to 1 year. These securities include commercial papers issued by corporations, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposits, usance bills, and any other like instruments as specified by SEBI and RBI from time to time.</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> <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.</p> <p>For details of risk factors relating to use of Derivatives, the investors are advised to refer to Scheme Specific Risk Factors.</p> <p>Risk Control</p> <p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.</p> <p>The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. Stock specific risk will be minimized by investing only in those companies that have been analyzed by the Investment Team at the AMC. For investments in debt securities, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous and in-depth credit evaluation of the securities proposed to be invested in, will be carried out by the investment team of the AMC. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, investment will be in accordance with Guidelines approved</p>

	<p>by the Board. Further, all investments in the unrated paper are periodically reviewed by Investment Committee and the Board of AMC & 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>Portfolio Turnover</p> <p>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>				
<p>Risk Profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in PGIM India Money Market Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <p>The Scheme carries risk associated with investing in money market instruments. Investment in money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk & 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><u>Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):</u></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 Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.</p> <p>Investors are requested to read details disclosure on investment of the schemes in the CDMDF as listed in sub- section "C. How will the Scheme allocate its assets? And sub-section D. Where will the Scheme Invest" in Section "Section II- Information about the scheme" of SID</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p> <p>For details on 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.</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 option (IDCW- Payout); ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment). <p>IDCW Payout Frequency - : Monthly IDCW Reinvestment Frequency - : Daily & Weekly</p> <table border="1" data-bbox="384 1995 1158 2110"> <thead> <tr> <th data-bbox="384 1995 703 2047">IDCW Frequency</th> <th data-bbox="703 1995 1158 2047">Record Date</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 2047 703 2110">Daily IDCW</td> <td data-bbox="703 2047 1158 2110">All days for which NAV is declared by AMC</td> </tr> </tbody> </table>	IDCW Frequency	Record Date	Daily IDCW	All days for which NAV is declared by AMC
IDCW Frequency	Record Date				
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 facility Under IDCW Option: IDCW Payout

Default IDCW Reinvestment Frequency:- Daily

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

Plans/ Options under the Segregated portfolio:

Plan:- Regular and Direct
Options:- Growth and IDCW
IDCW Options:- Monthly, Quarterly & Annual

Subscription & redemption is not available under the segregated portfolio. The units of segregated portfolio are listed on the NSE.

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

Applicable NAV (after the scheme opens for repurchase and sale)

Subscription/Purchase Including Switch-Ins:-

- 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.

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.

Subscription/ Purchase/ Switch-in for Segregated Portfolio Fund is not allowed.

Redemptions Including Switch-Outs:

- 1) In respect of valid applications received up to 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.

	<p>2) In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>Switch Transactions</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application, and the Applicable NAV based on the cut off time for redemption shall be applied.</p> <p>Repurchase / Redemptions including Switch-outs or Reverse Sweep is not allowed. However, the units of segregated portfolio have been listed on the NSE.</p>																																								
Minimum Application Amount/ Number of Units	<p>Initial Purchase/ Switch-In – Minimum of Rs. 5000/- and in multiples of Re. 1/- thereafter.</p> <p>Additional Purchase – Minimum of Rs. 1000/- 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 Request	Within 3 Business days of the receipt of the redemption request at the authorized Centre of PGIM India Mutual Fund																																								
Benchmark	CRISIL Money Market A-I Index																																								
Dividend Policy (IDCW)	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.																																								
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 the Last 7 Days</td> <td>6.38</td> <td>6.63</td> <td>6.26</td> </tr> <tr> <td>Returns for the Last 15 Days</td> <td>7.02</td> <td>7.28</td> <td>6.45</td> </tr> <tr> <td>Returns for the Last 1 Month</td> <td>5.76</td> <td>6.01</td> <td>5.68</td> </tr> <tr> <td>Returns for the Last 3 Months</td> <td>1.47</td> <td>1.53</td> <td>1.45</td> </tr> <tr> <td>Returns for the Last 6 Months</td> <td>3.62</td> <td>3.75</td> <td>3.35</td> </tr> <tr> <td>Returns for the last 1 Year</td> <td>7.40</td> <td>7.67</td> <td>7.08</td> </tr> <tr> <td>Returns for the last 3 Year</td> <td>7.19</td> <td>7.53</td> <td>7.26</td> </tr> <tr> <td>Returns for the last 5 Years</td> <td>5.59</td> <td>6.13</td> <td>5.95</td> </tr> <tr> <td>Since Inception</td> <td>5.52</td> <td>6.10</td> <td>5.90</td> </tr> </tbody> </table>	Compounded Annualised Returns^{^^}	Regular Plan Returns[^] (%)	Direct Plan Returns[^] (%)	Benchmark Returns[#] (%)	Returns for the Last 7 Days	6.38	6.63	6.26	Returns for the Last 15 Days	7.02	7.28	6.45	Returns for the Last 1 Month	5.76	6.01	5.68	Returns for the Last 3 Months	1.47	1.53	1.45	Returns for the Last 6 Months	3.62	3.75	3.35	Returns for the last 1 Year	7.40	7.67	7.08	Returns for the last 3 Year	7.19	7.53	7.26	Returns for the last 5 Years	5.59	6.13	5.95	Since Inception	5.52	6.10	5.90
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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.

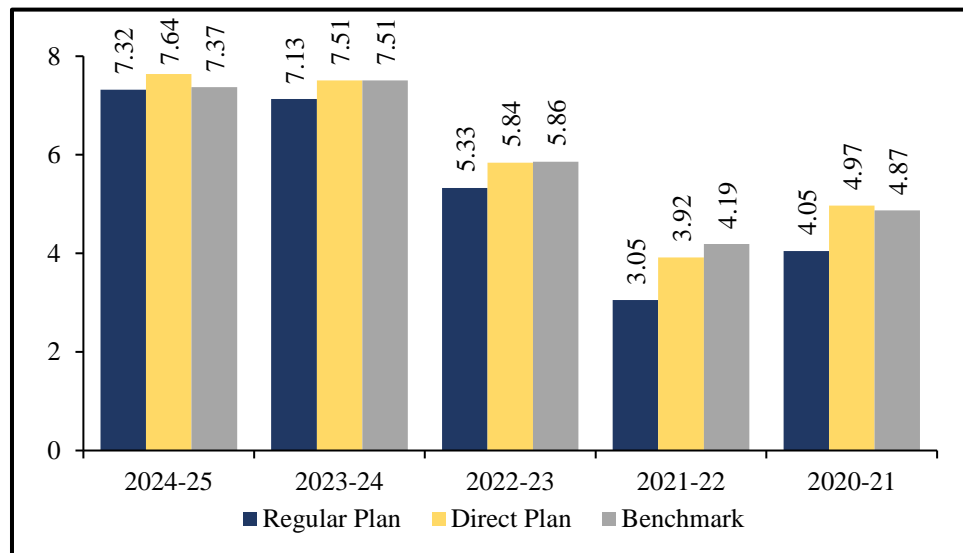
The benchmark of the scheme has been changed from CRISIL Money Market B-I Index to CRISIL Money Market A-I Index effective March 13, 2024.

Inception Date: Regular Plan & Direct Plan: March 06, 2020

Performance of Segregated Portfolio as on March 06, 2020

Due to credit event (Downgrading of various securities of Yes Bank Ltd. to “D” / “Default” by rating agency on March 06, 2020), segregation of portfolio of securities of Yes Bank Ltd. was created under PGIM India Credit Risk Fund and units under segregated portfolio were allotted on March 06, 2020. The creation of Segregated Portfolio, in PGIM India Credit Risk Fund had impacted the NAV of the scheme to the extent of (-4.55%) of NAV. The scheme has 1 segregated portfolio which was created under PGIM India Credit Risk Fund. Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022. Further, Main portfolio of PGIM India Low Duration Fund is now merged with PGIM India Money Market Fund effective September 30, 2023.

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

Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) of the Scheme

Main Portfolio

- **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>

Segregated portfolio

- **Top 10 holdings by issuer and Sector allocation :-** <https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure>
- **Portfolio turnover ratio of the Scheme as on September 30 2025:** Not Applicable

Expenses of the Scheme

Exit Load: Nil

<p>(i) Load Structure</p> <p>(ii)Recurring expenses</p>	<p>Exit load is not applicable for segregated portfolio.</p> <table border="1" data-bbox="384 152 1465 712"> <thead> <tr> <th data-bbox="384 152 959 215">Assets under management Slab (In Rs. crore)</th> <th data-bbox="959 152 1465 215">Total expense ratio limits (p.a.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 215 959 277">on the first Rs.500 crores of the daily net assets</td> <td data-bbox="959 215 1465 277">2.00%</td> </tr> <tr> <td data-bbox="384 277 959 340">on the next Rs.250 crores of the daily net assets</td> <td data-bbox="959 277 1465 340">1.75%</td> </tr> <tr> <td data-bbox="384 340 959 403">on the next Rs.1,250 crores of the daily net assets</td> <td data-bbox="959 340 1465 403">1.50%</td> </tr> <tr> <td data-bbox="384 403 959 465">on the next Rs.3,000 crores of the daily net assets</td> <td data-bbox="959 403 1465 465">1.35%</td> </tr> <tr> <td data-bbox="384 465 959 528">on the next Rs.5,000 crores of the daily net assets</td> <td data-bbox="959 465 1465 528">1.25%</td> </tr> <tr> <td data-bbox="384 528 959 645">On the next Rs.40,000 crores of the daily net assets</td> <td data-bbox="959 528 1465 645">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 data-bbox="384 645 959 712">On balance of the assets</td> <td data-bbox="959 645 1465 712">0.80%</td> </tr> </tbody> </table> <p>Actual Expenses for the previous financial year (2024-25):</p> <p>Regular Plan: 0.49% Direct Plan: 0.20%</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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<p>Tax treatment for the Investors (Unitholders)</p>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.</p>																	
<p>Daily Net Asset Value (NAV) Publication</p>	<p>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.</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>																	
<p>For Investor Grievances please contact</p>	<table border="1" data-bbox="384 1384 1465 1668"> <thead> <tr> <th data-bbox="384 1384 842 1447">Name and Address of Registrar</th> <th data-bbox="842 1384 1465 1447">Name, address and telephone number of Investor Relation Officer</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 1447 842 1668">KFin Technologies Limited Unit- PGIM India Mutual Fund 9th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</td> <td data-bbox="842 1447 1465 1668">Mr. Ranjit Venugopal, PGIM India Mutual Fund Investor Relations Officer 1 D, First Floor, Century Plaza No. 560/561 - Anna Salai, Teynampet Chennai – 600018. Tel: +91-44-40745800</td> </tr> </tbody> </table>		Name and Address of Registrar	Name, address and telephone number of Investor Relation Officer	KFin Technologies Limited Unit- PGIM India Mutual Fund 9 th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.	Mr. Ranjit Venugopal, PGIM India Mutual Fund Investor Relations Officer 1 D, First Floor, Century Plaza No. 560/561 - Anna Salai, Teynampet Chennai – 600018. Tel: +91-44-40745800												
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<p>Unitholders’ Information</p>	<p>(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>																	

(ii) Annual Financial Results:

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>).

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.