



KEY INFORMATION MEMORANDUM
PGIM INDIA OVERNIGHT FUND

(Overnight Fund - An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.)

Product labeling for the scheme is as follows:

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt and money market instruments having maturity of upto 1 business day 	<p align="center">Scheme Riskometer</p>  <p align="center">The risk of the scheme is Low</p>	<p align="center">Benchmark Riskometer</p>  <p align="center">The risk of the benchmark is Low</p> <p align="center">AMFI Tier 1 Benchmark - NIFTY 1D Rate Index</p>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(#For latest Risk-o-meters, investors may refer the website of the Fund viz. <https://www.pgimindia.com/mutual-funds>)

Potential Risk Class Matrix Cell

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-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 aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.</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="328 389 1484 645"> <thead> <tr> <th data-bbox="328 389 975 472" rowspan="2">Instruments</th> <th colspan="2" data-bbox="975 389 1484 472">Indicative Allocations (% of Total Assets)</th> </tr> <tr> <th data-bbox="975 472 1222 510">Minimum</th> <th data-bbox="1222 472 1484 510">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="328 510 975 645">Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments* with maturity on or before the next business day.</td> <td data-bbox="975 510 1222 645">0%</td> <td data-bbox="1222 510 1484 645">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>The scheme will limit the investments into debt instruments with 1 day residual maturity only to Government securities, SDLs, PSUs, PFIs and other Quasi-government papers.</p> <p><u>Indicative Table:(Actual instrument/percentages may vary subject to applicable SEBI circulars)</u></p> <table border="1" data-bbox="328 920 1469 1715"> <thead> <tr> <th data-bbox="328 920 456 954">Sr. No.</th> <th data-bbox="456 920 759 954">Type of Instrument</th> <th data-bbox="759 920 1177 954">Percentage of exposure</th> <th data-bbox="1177 920 1469 954">Circular references</th> </tr> </thead> <tbody> <tr> <td data-bbox="328 954 456 1021">1.</td> <td data-bbox="456 954 759 1021">Derivatives</td> <td data-bbox="759 954 1177 1021">The Scheme does not intend to invest in derivatives</td> <td data-bbox="1177 954 1469 1021">-</td> </tr> <tr> <td data-bbox="328 1021 456 1088">2.</td> <td data-bbox="456 1021 759 1088">Securitized Debt</td> <td data-bbox="759 1021 1177 1088">The Scheme does not intend to invest in securitized debt.</td> <td data-bbox="1177 1021 1469 1088">-</td> </tr> <tr> <td data-bbox="328 1088 456 1357">3.</td> <td data-bbox="456 1088 759 1357">Debt Instruments with SO / CE</td> <td data-bbox="759 1088 1177 1357">The scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). 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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</p>			Instruments	Indicative Allocations (% of Total Assets)		Minimum	Maximum	Treasury bills, government securities, (Tri Party Repo), Debt (Only PSU, PFI and other quasi government bodies) and money market instruments* with maturity on or before the next business day.	0%	100%	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Derivatives	The Scheme does not intend to invest in derivatives	-	2.	Securitized Debt	The Scheme does not intend to invest in securitized debt.	-	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). 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	<p>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>
Investment Strategy	<p>The investment objective of the Scheme is to generate returns by investing in debt and money market instruments with overnight maturity. The total assets of the Scheme will be invested in debt securities and money market instruments maturing on or before next Business Day. In case of securities with put and call options (daily or otherwise) the residual maturity (deemed or actual) shall be on or before the next Business Day. Investments under the Scheme would be made predominantly in Tri-Party Repo (TREP) , overnight reverse repos and fixed income securities/instruments with overnight maturity.</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. 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.</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>
Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in PGIM India Overnight Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> • 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>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>
Plans & Options	<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 option (IDCW- Payout);

ii. Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW- Reinvestment);

IDCW Payout Frequency - : Weekly

IDCW Reinvestment Frequency - : Daily & Weekly

IDCW Frequency	Record Date
Daily IDCW	All days for which NAV is declared by AMC
Weekly IDCW	Every Friday*

*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

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

SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-

- a. 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;
- b. 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
- c. 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.

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.

REDEMPTIONS INCLUDING SWITCH-OUTS:

- 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.

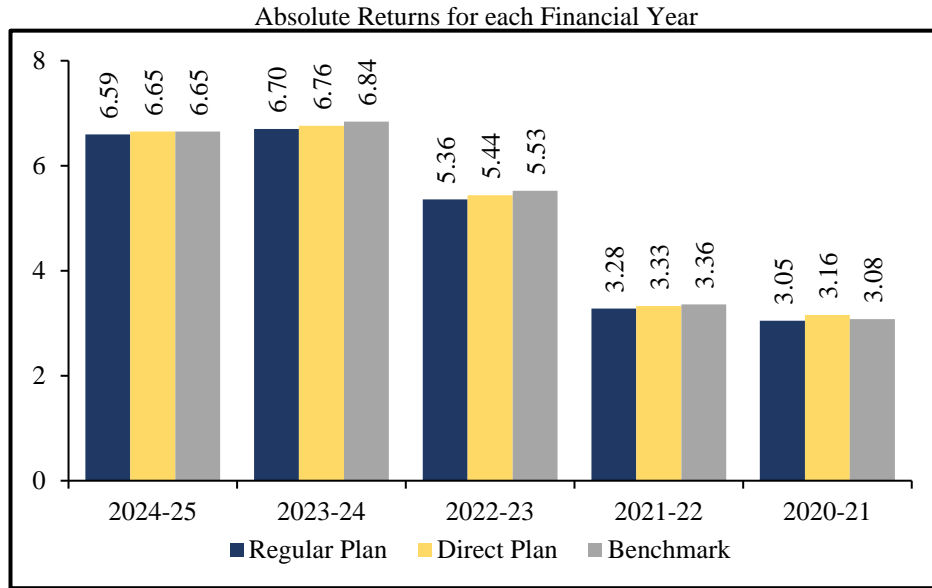
Switch Transactions

	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.																																								
Minimum Application Amount/ Number of Units	Initial Purchase/Switch-in — Minimum of Rs. 5000/- and in multiples of Re.1/- thereafter. Additional Purchase — Minimum of Rs.1000/- and in multiples of Re.1/-thereafter. Redemption /Switch-out — Minimum of Rs.1000/- and in multiples of Re.1/-thereafter or account balance, whichever is lower.																																								
Dispatch of Redemption Request	Within 3 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund.																																								
Benchmark Index	NIFTY 1D Rate 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. Bhupesh Kalyani and Mr. Puneet Pal 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>5.40</td> <td>5.43</td> <td>5.46</td> </tr> <tr> <td>Returns for the Last 15 Days</td> <td>5.36</td> <td>5.39</td> <td>5.45</td> </tr> <tr> <td>Returns for the Last 1 Month</td> <td>5.27</td> <td>5.30</td> <td>5.38</td> </tr> <tr> <td>Returns for the Last 3 Months</td> <td>1.32</td> <td>1.33</td> <td>1.36</td> </tr> <tr> <td>Returns for the Last 6 Months</td> <td>2.74</td> <td>2.76</td> <td>2.79</td> </tr> <tr> <td>Returns for the last 1 Year</td> <td>6.04</td> <td>6.09</td> <td>6.12</td> </tr> <tr> <td>Returns for the last 3 Year</td> <td>6.38</td> <td>6.44</td> <td>6.49</td> </tr> <tr> <td>Returns for the last 5 Year</td> <td>5.23</td> <td>5.30</td> <td>5.34</td> </tr> <tr> <td>Since Inception</td> <td>5.02</td> <td>5.09</td> <td>5.10</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>	Compounded Annualised Returns^^	Regular Plan Returns^ (%)	Direct Plan Returns^ (%)	Benchmark Returns# (%)	Returns for the Last 7 Days	5.40	5.43	5.46	Returns for the Last 15 Days	5.36	5.39	5.45	Returns for the Last 1 Month	5.27	5.30	5.38	Returns for the Last 3 Months	1.32	1.33	1.36	Returns for the Last 6 Months	2.74	2.76	2.79	Returns for the last 1 Year	6.04	6.09	6.12	Returns for the last 3 Year	6.38	6.44	6.49	Returns for the last 5 Year	5.23	5.30	5.34	Since Inception	5.02	5.09	5.10
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^^ 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.

Nifty 1D Rate Index

Inception Date: Regular Plan & Direct Plan: August 27, 2019



Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.

Additional Scheme Related Disclosures as on September 30, 2025

- i. **Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors) of the Scheme**
 - **Top 10 holdings by issuer:** <https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure>
 - **Sector allocation:** <https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure>
- ii. **Portfolio turnover ratio of the Scheme:** Not Applicable

Expenses of the Scheme

(i) Load Structure

Exit Load: Nil.

(ii) Recurring expenses

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%				
Tax treatment for the Investors (Unitholders)	<p>Actual Expenses for the previous financial year (2024-25):</p> <p>Regular Plan: 0.18% Direct Plan: 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>					
Daily Net Asset Value (NAV) Publication	<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 (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>					
For Investor Grievances please contact	<table border="1"> <thead> <tr> <th data-bbox="323 763 780 831">Name and Address of Registrar</th> <th data-bbox="788 763 1434 831">Name, address and telephone number of Investor Relation Officer</th> </tr> </thead> <tbody> <tr> <td data-bbox="323 831 780 1050"> KFin Technologies Limited Unit- PGIM India Mutual Fund 9th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034. </td> <td data-bbox="788 831 1434 1050"> 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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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					
Unitholders' Information	<p>(i) Accounts Statements:</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>(ii) Annual Financial Results:</p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (https://www.pgimindia.com/mutual-funds) and Association of Mutual Funds in India (https://www.amfiindia.com).</p> <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>					

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 - [PGIM India Mutual Fund: Invest in Mutual Funds Online Monthly Portfolio - https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/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.