
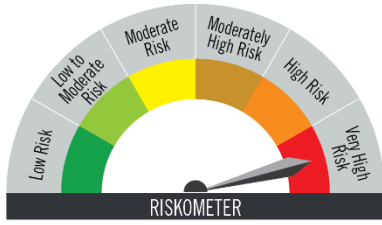


KEY INFORMATION DOCUMENT

PGIM INDIA RETIREMENT FUND

(A Solution Oriented Scheme – Retirement Fund - An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

Product labeling for the scheme is as follows:

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity related instruments 	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is Very High</p> <p>AMFI Tier 1 Benchmark - BSE 500 TRI</p>

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

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

Continuous Offer of Units at NAV based prices

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

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

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

This Key Information Memorandum is dated November 27, 2025.

Investment Objective	<p>The investment objective of the scheme is to provide capital appreciation and income to investors in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments, REITs and InvITs, and fixed income securities.</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="432 539 1522 909"> <thead> <tr> <th data-bbox="432 539 1123 658" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1123 539 1522 613">Indicative allocations (% of total assets)</th> </tr> <tr> <th data-bbox="1123 613 1331 658">Minimum</th> <th data-bbox="1331 613 1522 658">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 658 1123 719">Equity & equity related instruments</td> <td data-bbox="1123 658 1331 719">75%</td> <td data-bbox="1331 658 1522 719">100%</td> </tr> <tr> <td data-bbox="432 719 1123 842">Debt Securities and Money Market Instruments, including cash, Triparty Repo and equivalent and units of mutual funds</td> <td data-bbox="1123 719 1331 842">0%</td> <td data-bbox="1331 719 1522 842">25%</td> </tr> <tr> <td data-bbox="432 842 1123 909">Units issued by REITs and InVITs</td> <td data-bbox="1123 842 1331 909">0%</td> <td data-bbox="1331 842 1522 909">10%</td> </tr> </tbody> </table> <p><u>The Scheme may have exposure in the following:-</u></p> <p><u>Indicative Table:</u> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table border="1" data-bbox="432 1061 1522 2069"> <thead> <tr> <th data-bbox="432 1061 549 1095">Sr. No.</th> <th data-bbox="549 1061 820 1095">Type of Instrument</th> <th data-bbox="820 1061 1203 1095">Percentage of exposure</th> <th data-bbox="1203 1061 1522 1095">Circular references</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1095 549 1733">1.</td> <td data-bbox="549 1095 820 1733">Derivatives</td> <td data-bbox="820 1095 1203 1733"> <p>The Maximum exposure to derivatives shall not exceed 25% of net assets of the scheme.</p> <p>The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. However, the exposure to short positions in the scheme using stock or index derivatives shall be only for hedging purposes.</p> </td> <td data-bbox="1203 1095 1522 1733">Paragraph 12.25 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td data-bbox="432 1733 549 1890">2.</td> <td data-bbox="549 1733 820 1890">Securitised Debt</td> <td data-bbox="820 1733 1203 1890">If the Scheme decides to invest in securitised debt, such investments will not, exceed 20% of the net assets of the scheme.</td> <td data-bbox="1203 1733 1522 1890">Paragraph 12.15 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td data-bbox="432 1890 549 2069">3.</td> <td data-bbox="549 1890 820 2069">Debt Instruments having SO / CE</td> <td data-bbox="820 1890 1203 2069">The scheme may invest in debt instruments having structured obligations / credit enhancements which shall not exceed 10% of the debt portfolio of the scheme and group exposure in such</td> <td data-bbox="1203 1890 1522 2069">Paragraph 12.3 of SEBI Master Circular for Mutual Funds</td> </tr> </tbody> </table>			Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Equity & equity related instruments	75%	100%	Debt Securities and Money Market Instruments, including cash, Triparty Repo and equivalent and units of mutual funds	0%	25%	Units issued by REITs and InVITs	0%	10%	Sr. No.	Type of Instrument	Percentage of exposure	Circular references	1.	Derivatives	<p>The Maximum exposure to derivatives shall not exceed 25% of net assets of the scheme.</p> <p>The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. However, the exposure to short positions in the scheme using stock or index derivatives shall be only for hedging purposes.</p>	Paragraph 12.25 of SEBI Master Circular for Mutual Funds.	2.	Securitised Debt	If the Scheme decides to invest in securitised debt, such investments will not, exceed 20% of the net assets of the scheme.	Paragraph 12.15 of SEBI Master Circular for Mutual Funds.	3.	Debt Instruments having SO / CE	The scheme may invest in debt instruments having structured obligations / credit enhancements which shall not exceed 10% of the debt portfolio of the scheme and group exposure in such	Paragraph 12.3 of SEBI Master Circular for Mutual Funds
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		instruments shall not exceed 5% of the debt portfolio of the scheme.	
4.	Credit Default Swaps	The Scheme may invest in Credit Default Swaps (CDS)	Paragraph 12.28 of SEBI Master Circular for Mutual Funds.
5.	Repo/ reverse repo transactions in corporate debt securities	The scheme may participate in corporate bond repo transactions. Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme	Paragraph 12.18.1.1 of the SEBI Master Circular for Mutual Funds.
6.	AT1 and AT2 Bonds	The Scheme doesn't intend to invest in debt instruments including Tier 1 bonds and Tier 2 bonds issued under Basel III framework with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a prespecified event for loss absorption.	-
6.	Overseas Securities	The scheme does not intend to invest in foreign securities.	-
7.	Other / Own Mutual Fund	The scheme may invest in the units of Mutual Fund Schemes. Such investment shall not exceed 5% of the net asset value of the Fund.	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
8.	Securities Lending & Borrowing	The scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending, and a single intermediary exposure shall not exceed 5% of the net assets of the Scheme.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds
9.	Short Selling	The Scheme may engage in short selling of Securities in accordance with Paragraph 12.11 of SEBI Master Circular for Mutual Funds.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds
10.	Securitized Debt	The Scheme may invest in securitized debt up to 35% of the net assets.	Paragraph 12.15 of SEBI Master Circular for Mutual Funds.
11.	ReITs and InVITs	The scheme may invest upto 10% of the net assets in units of REITs and INVITs and not more than	Paragraph 12.21 of SEBI Master Circular for Mutual Funds.

		5% of the net assets of the Scheme will be invested in REITs and INVITs of any single issuer.	
<p>In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds, the cumulative gross exposure through equity, debt, money market instruments and derivative positions, repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme.</p> <p>Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines specified in paragraph 12.16 of SEBI Master Circular for Mutual Funds, as amended from time to time. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:-</p> <ol style="list-style-type: none"> "Short Term" for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme. 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. 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. 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. The Scheme shall not park funds in short-term deposit of a bank which has invested in the said Scheme. Further Trustees/AMC shall also ensure that a bank in which scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposits with such bank. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks. <p>However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.</p> <p>Overseas Investments by the Scheme:</p> <p>According to paragraph 12.19 of SEBI Master Circular for Mutual Funds, mutual funds can invest in certain permissible foreign securities.</p> <p>As per paragraph 12.19 of SEBI Master Circular for Mutual Funds, overseas investments are subject to an overall limit of US\$ 7 billion for all mutual funds put together. The Mutual Funds have been allowed an individual limit of US\$ 1 billion for overseas investments. The Scheme may, with the approval of SEBI/ RBI invest in foreign securities as specified by SEBI. The overall ceiling for investment in overseas ETFs that invest in securities is US \$ 1 billion subject to a maximum of US \$ 300 million per mutual fund.</p> <p>The AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion per Mutual Fund. The above limits shall be considered as soft limits for the purpose of reporting only by Mutual Funds on monthly basis as per paragraph 12.19.1.3(d) of SEBI Master Circular for Mutual Funds.</p> <p>The Mutual Fund may, where necessary will appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.</p>			

	<p>Portfolio Rebalancing:</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>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 total assets of the Scheme will be invested primarily in equity and equity related instruments. The portfolio will be diversified across sectors. The portfolio is expected to have minimum 25% allocation towards large cap, midcap and small cap segments of the market respectively under normal circumstances. Companies with long term growth potential and sustainable business models are preferred. The portfolio is built utilizing a combination of the top-down and bottom-up portfolio construction process, focusing on the fundamentals of each stock, including quality of management and prevailing valuations.</p> <p>The Scheme shall primarily use a bottom-up approach to identify companies with sound management and good growth prospects and a top-down approach for macro and thematic analysis. The fund manager(s) would select companies with stable or high growth with due consideration to valuation. The fund manager(s) would consider a range of quantitative and qualitative factors such as company's business prospects, historical and present financial condition, capital allocation efficiency, operating cash flows, leverage position, valuation metrics, competitive edge, brand equity, strength of management and good corporate governance practices among others.</p> <p>The scheme may also invest in turn-around companies based on Fund manager's view. All investments would be subject to regulatory limits for stock and sector weightages.</p> <p>DERIVATIVE STRATEGIES</p> <p>The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index). Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument such as interest rates, exchange rates, commodities and equities. There are several advantages in using derivatives in the portfolio. The use of derivatives provides flexibility to the Scheme to hedge whole or part of the portfolio.</p> <p>The risks associated with derivatives are similar to those associated with underlying investments. The additional risks of using derivative strategies could be on account of:</p> <ul style="list-style-type: none"> ● Illiquidity; ● Potential mispricing of the Futures/Options; ● Lack of opportunity; ● Inability of derivatives to correlate perfectly with the underlying (Indices, Assets, Exchange Rates); ● Cost of hedge can be higher than adverse impact of market movements; ● An exposure to derivatives in excess of the hedging requirements can lead to losses;

	<ul style="list-style-type: none"> • An exposure to derivatives can also limit the profits from a genuine investment transaction. • The prices which are seen on the screen need not be the same at which execution will take place. <p>For detailed risks associated with use of derivatives, please refer paragraph “Scheme Specific Risk Factors”</p> <p>For further details regarding concepts and examples of derivatives that may be used by the fund manager, please refer to SAI.</p> <p>Securitisation – Concept</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 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>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 by the Board.</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 (subject to completion of lock-in period). 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 the scheme will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> • Due to lock-in requirements under the Scheme, the ability of the unit holders to redeem units and realise returns is subject to the completion of the said lock in period. • The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment.

	<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 Payout of Income Distribution cum Capital Withdrawal facility (IDCW-Payout).</p> <p>Default Option/Facility:</p> <p>The investor must clearly specify his/her choice of Option/Facility in the application form, in the absence of which, the Default Option/Facility would be applicable and the application will be processed accordingly:</p> <p>Default Option: Growth Option (if the investor has not indicated choice between ‘Growth’ or ‘IDCW Option’).</p> <p>All plans/options under the Scheme shall have a common portfolio.</p> <p>Kindly refer SAI for detailed disclosure on:</p> <ol style="list-style-type: none"> Default plans and options; 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. Treatment of applications under “Direct” / “Regular” Plans; Other updates
Applicable NAV (after the scheme opens for subscriptions and redemptions)	<p>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <ol style="list-style-type: none"> 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; 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; However, irrespective of the time of receipt of valid application on a given Business Day, where the funds are not available for utilisation before the cut off time on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable. <p>For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p>

	<p>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.</p> <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>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p>Switch Transactions</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the ‘Switch out’ scheme and the ‘Switch in’ scheme. Application for ‘Switch in’ shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>
<p>Minimum Application Amount/ Number of Units</p>	<p>Initial Purchase/Switch-in - Minimum of Rs. 5,000/- and in multiples of Re. 1/-thereafter.</p> <p>Additional Purchase - Minimum of Rs. 1,000/- and in multiples of Re. 1/-thereafter.</p> <p>Redemption Amount/Switch-out - Minimum of Rs. 1,000/- and in multiples of Re. 1/-thereafter or account balance, whichever is lower.</p> <p>For SIPs - Minimum no. of 5 installments and Minimum amount per installment - Rs. 1,000/- each and in multiples of Rs.1/- thereafter.</p>
<p>Dispatch of Redemption Request</p>	<p>Within 3 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund, (subject to completion of lock-in period).</p>
<p>Benchmark Index</p>	<p>BSE 500 TRI</p>
<p>Dividend Policy (IDCW)</p>	<p>Under the Income Distribution cum Capital Withdrawal option, the Trustee will have the discretion to declare the IDCW, subject to availability of distributable surplus calculated In accordance with the Regulations. Further investors are requested to note that the amounts can be distributed out of investors capital (Equalization Reserve) which is part of a sale price that represents realized gains. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with the Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly.</p> <p><u>IDCW Distribution Procedure</u></p> <p>In accordance with chapter 11 of SEBI Master Circular for Mutual Fund, the procedure for IDCW distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW. The Record Date will be 2 business days from the date of issue of notice. 4. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.

Name of the Fund Managers(s)	Mr. Vinay Paharia, Mr. Vivek Sharma and Mr. Anandha Padmanabhan Anjeneyan are the equity fund managers for the scheme and Mr. Puneet Pal is the debt and REITs & InVITs fund manager for the scheme.												
Name of the Trustee Company	PGIM India Trustees Private Limited												
Performance of the scheme as on September 30, 2025	<table border="1" data-bbox="432 461 1522 651"> <thead> <tr> <th data-bbox="432 461 762 524">Simple Annualised Returns^{^^}</th> <th data-bbox="762 461 1007 524">Regular Plan Returns[^] (%)</th> <th data-bbox="1007 461 1267 524">Direct Plan Returns[^] (%)</th> <th data-bbox="1267 461 1522 524">Benchmark Returns[#] (%)</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 524 762 591">Return for Last 6 months</td> <td data-bbox="762 524 1007 591">-2.40</td> <td data-bbox="1007 524 1267 591">-0.74</td> <td data-bbox="1267 524 1522 591">-5.50</td> </tr> <tr> <td data-bbox="432 591 762 651">Returns since Inception</td> <td data-bbox="762 591 1007 651">12.00</td> <td data-bbox="1007 591 1267 651">13.88</td> <td data-bbox="1267 591 1522 651">8.36</td> </tr> </tbody> </table> <p data-bbox="432 685 1549 741">Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p> <p data-bbox="432 775 967 808">^ Returns are calculated on Growth Option NAV.</p> <p data-bbox="432 842 1549 898">^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.</p> <p data-bbox="432 931 592 965">#BSE 500 TRI</p> <p data-bbox="432 999 1078 1032">Inception Date: Regular Plan & Direct Plan: April 15, 2024.</p>	Simple Annualised Returns ^{^^}	Regular Plan Returns [^] (%)	Direct Plan Returns [^] (%)	Benchmark Returns [#] (%)	Return for Last 6 months	-2.40	-0.74	-5.50	Returns since Inception	12.00	13.88	8.36
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Returns since Inception	12.00	13.88	8.36										
Portfolio of the Scheme as on September 30, 2025	<p data-bbox="432 1059 1528 1093">i. Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors):</p> <ul data-bbox="432 1115 1549 1272" style="list-style-type: none"> <li data-bbox="432 1115 1481 1182">• Top 10 holdings by issuer: https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure <li data-bbox="432 1211 1549 1272">• Fund allocation towards various sectors: https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure <p data-bbox="432 1301 999 1335">ii. Portfolio turnover ratio of the Scheme: 0.20</p>												
Expenses of the Scheme (i) Load Structure	<p data-bbox="432 1424 619 1458">Entry Load: Nil</p> <p data-bbox="432 1458 600 1491">Exit Load: Nil</p>												

(ii) Recurring Expenses	Assets under management Slab (In Rs. crore)	Total expense ratio limits (p.a.) for equity oriented schemes
	on the first Rs.500 crores of the daily net assets	2.25%
	on the next Rs.250 crores of the daily net assets	2.00%
	on the next Rs.1,250 crores of the daily net assets	1.75%
	on the next Rs.3,000 crores of the daily net assets	1.60%
	on the next Rs.5,000 crores of the daily net assets	1.50%
	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof
	On balance of the assets	1.05%
Actual expenses for the previous financial year (2024-25):		
Regular Plan: 2.31% Direct Plan: 0.64%		
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.		
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.	
Daily Net Asset Value (NAV) Publication	The NAV of the Scheme will be calculated and disclosed on all Business Days. The AMC shall update the NAVs on the website of the AMC (https://www.pgimindia.com/mutual-funds) and of the Association of Mutual Funds in India-AMFI (https://www.amfiindia.com) before 11.00 p.m. on every Business Day.	
For Investor Grievances please contact	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
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 four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year). Scheme wise annual report shall be displayed on the website of the AMC (https://www.pgimindia.com/mutual-funds) and Association of Mutual Funds in India (https://www.amfiindia.com).</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</p>	

available with the Mutual Fund will have an option of receiving a physical copy of scheme annual reports or abridged summary by post/courier. The AMC shall provide a physical copy of scheme annual report or abridged summary without charging any cost, upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses. Physical copies of annual report will also be available to unitholders at the registered office at all times. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.

The AMC shall publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website (<https://www.pgimindia.com/mutual-funds>) and on the website of AMFI (<https://www.amfiindia.com>).

(iii) Monthly/Half -yearly Portfolio:

The AMC, shall disclose portfolio (along with ISIN) in a user friendly & downloadable spreadsheet format, as on the last day of the month/half year for the scheme(s) on its website Monthly Portfolio - <https://www.pgimindia.com/mutual-funds/disclosures/Portfolios/Monthly-Portfolio> and Half yearly portfolio - <https://www.pgimindia.com/mutual-funds/disclosures/Financial-Statements/Scheme-Financials> and on the website of AMFI (<https://www.amfiindia.com>) within 10 days from the close of each month/half year.

In case of unitholders whose email addresses are registered with, PGIM India Mutual Fund shall send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.

The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website <https://www.pgimindia.com/mutual-funds> and on the website of AMFI (<https://www.amfiindia.com>). The AMC shall provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.