



KEY INFORMATION DOCUMENT

PGIM INDIA SMALL CAP FUND

(A Small cap Fund - An open-ended equity scheme predominantly investing in small cap stocks)

Product labelling for the scheme is as follows:

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| This product is suitable for investors who are seeking* | | |
| <ul style="list-style-type: none"> Capital appreciation over a long period of time. Investment in equity and equity related instruments of small cap companies. | <p align="center">Scheme Riskometer</p>  <p align="center">The risk of the scheme is Very High</p> | <p align="center">Benchmark Riskometer</p>  <p align="center">The risk of the benchmark is Very High</p> <p align="center">AMFI Tier 1 Benchmark - Nifty Smallcap 250 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

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| Name of the Mutual Fund | PGIM India Mutual Fund |
| Name of the Asset Management Company | PGIM India Asset Management Private Limited |
| Name of the 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>To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of small cap companies.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|---|--|---------|---------|--|-----|------|--|----|-----|---|----|-----|----------------------------------|----|-----|---------|--------------------|------------------------|----------------------|----|-------------|---|---|----|------------------|---|---|----|-------------------|--|--|
| Asset Allocation Pattern of the scheme | <p>The asset allocation in the Scheme under normal circumstances will be as follows:</p> <table border="1" data-bbox="410 427 1323 857"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity Related Instruments of Small Cap Companies</td> <td>65%</td> <td>100%</td> </tr> <tr> <td>Equity & Equity Related Instruments of other companies</td> <td>0%</td> <td>35%</td> </tr> <tr> <td>Debt and Money Market instruments (including cash and cash equivalents), Liquid and Debt Schemes of Mutual Fund</td> <td>0%</td> <td>35%</td> </tr> <tr> <td>Units issued by InVITs and REITs</td> <td>0%</td> <td>10%</td> </tr> </tbody> </table> <p>Definition of Large Cap, Mid Cap and Small Cap Companies:</p> <ul style="list-style-type: none"> • Large Cap Companies shall be 1st -100th company in terms of full market capitalization; • Mid Cap Companies shall be 101st -250th company in terms of full market capitalization; and • Small Cap Companies shall be 251st company onwards in terms of full market capitalization as per the list prepared by AMFI <p>The AMC shall within a period of one month of updated list provided by AMFI, rebalance the portfolio of the Scheme, if required, in line with updated list.</p> <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="410 1375 1385 1989"> <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>Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme.</td> <td>In accordance with clause 12.25 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>2.</td> <td>Securitized Debt</td> <td>If the Scheme decides to invest in securitised debt, such investments will not, exceed 20% of the net assets of the scheme.</td> <td>Paragraph 12.15 of SEBI Master Circular for Mutual Funds.</td> </tr> <tr> <td>3.</td> <td>AT1 and AT2 Bonds</td> <td>The Scheme does not intend to invest in debt instruments including Tier 1 bonds and Tier 2 bonds issued under Basel III framework.</td> <td>Paragraph 12.2 of SEBI Master Circular for Mutual Funds.</td> </tr> </tbody> </table> | Instruments | Indicative allocations (% of total assets) | | Minimum | Maximum | Equity & Equity Related Instruments of Small Cap Companies | 65% | 100% | Equity & Equity Related Instruments of other companies | 0% | 35% | Debt and Money Market instruments (including cash and cash equivalents), Liquid and Debt Schemes of Mutual Fund | 0% | 35% | Units issued by InVITs and REITs | 0% | 10% | Sr. No. | Type of Instrument | Percentage of exposure | Circular references* | 1. | Derivatives | Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. | In accordance with clause 12.25 of SEBI Master Circular for Mutual Funds. | 2. | Securitized 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. | AT1 and AT2 Bonds | The Scheme does not intend to invest in debt instruments including Tier 1 bonds and Tier 2 bonds issued under Basel III framework. | Paragraph 12.2 of SEBI Master Circular for Mutual Funds. |
| Instruments | Indicative allocations (% of total assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Minimum | Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity & Equity Related Instruments of Small Cap Companies | 65% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity & Equity Related Instruments of other companies | 0% | 35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Debt and Money Market instruments (including cash and cash equivalents), Liquid and Debt Schemes of Mutual Fund | 0% | 35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Units issued by InVITs and REITs | 0% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sr. No. | Type of Instrument | Percentage of exposure | Circular references* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. | Derivatives | Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. | In accordance with clause 12.25 of SEBI Master Circular for Mutual Funds. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. | Securitized 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. | AT1 and AT2 Bonds | The Scheme does not intend to invest in debt instruments including Tier 1 bonds and Tier 2 bonds issued under Basel III framework. | Paragraph 12.2 of SEBI Master Circular for Mutual Funds. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | 4. | Debt Instruments with SO / CE | <p>The scheme may invest in debt instruments having structured obligations / credit enhancements which shall not exceed 10% of the debt portfolio of the scheme.</p> <p>(group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme.)</p> | Paragraph 12.3 of SEBI Master Circular for Mutual Funds. |
| | 5. | Securities lending and borrowing | <p>The Scheme may engage in securities lending.</p> <p>Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.</p> <p>In accordance with paragraph 12.11 of SEBI Master Circular for Mutual Funds</p> | Paragraph 12.11 of SEBI Master Circular for Mutual Funds. |
| | 6. | Overseas securities | If the Scheme decides to invest in foreign securities including overseas ETFs, such investments will not exceed 25% of the net assets of the Scheme. | Paragraph 12.19.1.3(d) of SEBI Master Circular for Mutual Funds. |
| | 7. | REITs and InVITs | The Scheme may invest upto 10% of the net assets in units of REITs and INVITs and not more than 5% of the net assets of the Scheme will be invested in REITs and INVITs of any single issuer. | Paragraph 12.21 of SEBI Master Circular for Mutual Funds. |
| | 8. | Other / own mutual funds | <p>The scheme may invest in the units of Mutual Fund Schemes.</p> <p>Such investment shall not exceed 5% of the net asset value of the Fund.</p> | Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. |

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| 9. | 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 of SEBI Master Circular for Mutual Funds. |
| 10. | Credit Default Swaps | The Scheme may invest in Credit Default Swaps. | Paragraph 12.28 of SEBI Master Circular on Mutual Funds. |
| 11. | Short selling of securities | 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. |

In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds the cumulative gross exposure through equity, debt, derivative positions (and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines as per paragraph 12.16 of SEBI Master Circular for Mutual Funds, as amended from time to time. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:-

- a. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- b. Such short-term deposits shall be held in the name of the Scheme.
- c. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
- d. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- e. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- f. The Scheme shall not park funds in short-term deposit of a bank which has invested in the said Scheme. Further Trustees/AMC shall also ensure that a bank in which scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposits with such bank.
- g. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

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| | <p><u>Overseas Investments by the Scheme:</u></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, such investments are subject to an overall limit of US\$ 7 billion for all mutual funds put together. The Mutual Funds have been allowed an individual limit of US\$ 1 billion for overseas investments. The Scheme may, with the approval of SEBI/ RBI invest in foreign securities as specified by SEBI. The overall ceiling for investment in overseas ETFs that invest in securities is US \$ 1 billion subject to a maximum of US \$ 300 million per mutual fund.</p> <p>The AMC is allowed to invest in overseas securities/ETF upto 20% of the average Asset Under Management (‘AUM’) in overseas securities/ETF 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>Please refer to “Specific Risk Factors” for details on the risk factors associated with Overseas Investment.</p> <p>The Mutual Fund may, where necessary 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. The dedicated fund manager appointed for making overseas investments by the Mutual Fund will be in accordance with the applicable requirements of SEBI.</p> <p><u>Portfolio Rebalancing:</u></p> <p>As per paragraph 2.9 of SEBI Master Circular for Mutual Funds, as may be amended/ clarified from time to time, in the event of passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within thirty (30) business days. In case the portfolio is not rebalanced within the period of thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid regulation including reporting the deviation to Trustees at each stage.</p> <p><u>Short term defensive consideration:</u></p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations in line with paragraph 1.14.1.2(b) of SEBI Master Circular for Mutual Funds and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> |
| <p>Investment Strategy</p> | <p>The Fund seeks to capture opportunities available in the small cap segment. Small Cap companies are companies which have a market capitalization of less than the 250th listed company in terms of market capitalization, as declared by AMFI.</p> <p>The fund shall invest a minimum of 65% of its corpus in the small cap companies. The scheme may also seek to participate in the growth of other equity and equity related instruments in order to achieve optimal portfolio construction.</p> <p>The portfolio will be 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. The fund manager will aim to build a diversified portfolio with exposure</p> |

across sectors, given the fact that small cap stocks present a much wider universe compared to Large and Midcap listed universe.

The Scheme may also invest a certain portion of its corpus in debt and money market securities. Investment in debt securities will be guided by credit quality, liquidity, interest rates and their outlook.

The Scheme may invest in other scheme(s) managed by the AMC or in the scheme(s) of any other mutual fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations.

DERIVATIVE STRATEGIES

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.

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:

- Illiquidity;
- Potential mispricing of the Futures/Options;
- Lack of opportunity;
- Inability of derivatives to correlate perfectly with the underlying (Indices, Assets, Exchange Rates);
- Cost of hedge can be higher than adverse impact of market movements;
- An exposure to derivatives in excess of the hedging requirements can lead to losses;
- An exposure to derivatives can also limit the profits from a genuine investment transaction.
- The prices which are seen on the screen need not be the same at which execution will take place.

For detailed risks associated with use of derivatives, please refer paragraph “Scheme Specific Risk Factors”

For further details regarding concepts and examples of derivatives that may be used by the fund manager, please refer to SAI.

Securitisation

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (e.g., promissory notes, pass through certificates or other debt instruments) to investors, such instruments evidencing the beneficial ownership of the investors in the Receivables. The financial instruments are rated by an independent credit rating agency. An Investor’s Agent is normally appointed for providing trusteeship services for the transaction.

On the recommendation of the credit rating agency, additional credit support (Credit Enhancement) may be provided in order that the instrument may receive the desired level of rating. Typically the servicing of the Receivables is continued by the seller in the capacity of the Servicer. Cash flows, as and when they are received, are passed onto the investors.

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| | <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. 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. Please read the SID carefully for details on risk factors before investment. Investment in the scheme will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> • The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. • The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. <p>For details 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>Each Plan has two Options, viz., Growth Option and Income Distribution cum Capital Withdrawal Option.</p> <p>Income Distribution cum Capital Withdrawal Option has the following two facilities:</p> <ol style="list-style-type: none"> i. Payout of Income Distribution cum Capital Withdrawal facility (IDCW-Payout); ii. Reinvestment of Income Distribution cum Capital Withdrawal facility (IDCW-Reinvestment). |

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| | <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 (if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options).</p> <p>Default Facility under Income Distribution cum Capital Withdrawal Option: Reinvestment of Income Distribution cum Capital Withdrawal (if the investor has not indicated choice between ‘Payout of Income Distribution cum Capital Withdrawal’ or ‘Reinvestment of Income Distribution cum Capital Withdrawal’)</p> <p>Kindly refer SAI for detailed disclosure on:</p> <ol style="list-style-type: none"> i. Default plans and options; ii. Treatment of purchase/switch/ Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs) transactions received through distributors who are suspended temporarily or terminated permanently by AMFI. iii. Treatment of applications under “Direct” / “Regular” Plans; iv. Other updates <p>All plans/options under the Scheme shall have common portfolio.</p> |
| <p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p> | <p>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <ol style="list-style-type: none"> a) In respect of valid application received before 3.00 p.m. on a business day and funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time, the closing NAV of the day on which the funds are available for utilisation shall be applicable; b) In respect of valid application received after 3.00 p.m. on a business day and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time of the next business day, the closing NAV of the next business day shall be applicable; c) However, irrespective of the time of receipt of valid application on a given Business Day, where the funds are not available for utilisation before the cut off time on the day of the application, the closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time (3:00 p.m.) shall be applicable. <p>For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <ol style="list-style-type: none"> 1) In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable. 2) In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund, the closing NAV of the next business day shall be applicable. <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> |

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| | <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 / Switch out – Minimum amount of Rs. 1,000/- and in multiples of Re.1/- thereafter or account balance whichever is lower</p> |
| <p>Dispatch of Redemption Request</p> | <p>Within 3 Business Days of the receipt of the valid redemption request at the authorized Center of PGIM India Mutual Fund.</p> |
| <p>Benchmark Index</p> | <p>Nifty Smallcap 250 TRI</p> |
| <p>Dividend Policy</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. <p>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.</p> |
| <p>Name of the Fund Manager(s)</p> | <p>Mr. Utsav Mehta, Mr. Vivek Sharma and Mr. Vinay Paharia are the equity fund managers for the scheme and Mr. Puneet Pal is the debt fund manager for the scheme.</p> |
| <p>Name of the Trustee Company</p> | <p>PGIM India Trustees Private Limited</p> |

Performance of the scheme as on September 30, 2025

| Compounded Annualised Returns ^{^^} | Regular Plan Returns [^] (%) | Direct Plan Returns [^] (%) | Benchmark Returns # (%) |
|---|---------------------------------------|--------------------------------------|-------------------------|
| Returns for Last 1 year | -3.85 | -2.39 | -8.82 |
| Returns for Last 3 years | 13.09 | 14.92 | 22.72 |
| Returns since inception | 11.91 | 13.82 | 16.59 |

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

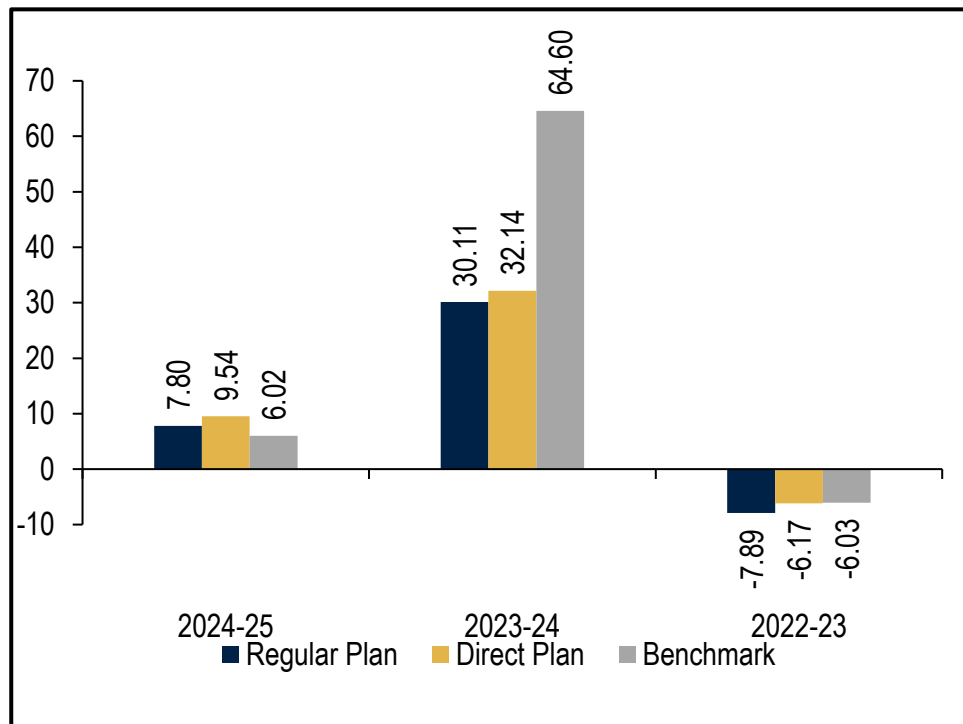
[^] Returns are calculated on Growth Option NAV.

^{^^} 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.

NIFTY Smallcap 250 TRI.

Inception Date: Regular Plan & Direct Plan: July 29, 2021

Absolute Returns for 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

- i. **Scheme's Portfolio (top 10 holdings by issuer and fund allocation towards various sectors):**
 - **Top 10 holdings by issuer:** <https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure>

| | <ul style="list-style-type: none"> • Sector Allocation: https://www.pgimindia.com/mutual-funds/disclosures/Other-Disclosures/Others/SID-KIM-SAI-related-Disclosure <p>ii. Portfolio turnover ratio of the Scheme as on September 30, 2025: 0.47</p> | | | | | | | | | | | | | | | | |
|--|---|---|---|--|--|---|-------|---|-------|---|-------|---|-------|--|--|--------------------------|-------|
| Expenses of the Scheme (i) Load Structure | <p>Exit Load: For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:</p> <ul style="list-style-type: none"> • For Exits within 90 days from date of allotment of units: 0.50%. • For Exits beyond 90 days from date of allotment of units: NIL <p>The entire exit load (net of Goods and Services tax), charged, if any, shall be credited to the Scheme.</p> | | | | | | | | | | | | | | | | |
| (ii) Recurring expenses | <table border="1"> <thead> <tr> <th>Assets under management Slab (In Rs. crore)</th> <th>Total expense ratio limits (p.a.)</th> </tr> </thead> <tbody> <tr> <td>on the first Rs.500 crores of the daily net assets</td> <td>2.25%</td> </tr> <tr> <td>on the next Rs.250 crores of the daily net assets</td> <td>2.00%</td> </tr> <tr> <td>on the next Rs.1,250 crores of the daily net assets</td> <td>1.75%</td> </tr> <tr> <td>on the next Rs.3,000 crores of the daily net assets</td> <td>1.60%</td> </tr> <tr> <td>on the next Rs.5,000 crores of the daily net assets</td> <td>1.50%</td> </tr> <tr> <td>On the next Rs.40,000 crores of the daily net assets</td> <td>Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof</td> </tr> <tr> <td>On balance of the assets</td> <td>1.05%</td> </tr> </tbody> </table> <p>Actual Expenses for the previous financial year (2024-25):</p> <p>Regular Plan: 2.08% Direct Plan: 0.53%</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 | 2.25% | 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% |
| Assets under management Slab (In Rs. crore) | Total expense ratio limits (p.a.) | | | | | | | | | | | | | | | | |
| on the first Rs.500 crores of the daily net assets | 2.25% | | | | | | | | | | | | | | | | |
| on the next Rs.250 crores of the daily net assets | 2.00% | | | | | | | | | | | | | | | | |
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| On balance of the assets | 1.05% | | | | | | | | | | | | | | | | |
| Tax treatment for the Investors (Unitholders) | Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors. | | | | | | | | | | | | | | | | |
| Daily Net Asset Value (NAV) Publication | The AMC will calculate and disclose the NAV of the Scheme on all the Business Days. The AMC shall update the NAVs on the website of the AMC (https://www.pgimindia.com/mutual-funds) and of the Association of Mutual Funds in India – AMFI (https://www.amfiindia.com) before 11.00 p.m. on every Business Day. | | | | | | | | | | | | | | | | |
| For Investor Grievances please contact | <table border="1"> <thead> <tr> <th>Name and Address of Registrar</th> <th>Name, address and telephone number of Investor Relation Officer</th> </tr> </thead> <tbody> <tr> <td>KFin Technologies Limited Unit- PGIM India Mutual Fund 9th Floor, Capital Towers,180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.</td> <td>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: 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: 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> <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).</p> <p>(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.</p> <p>In case of unitholders whose email addresses are registered with PGIM India Mutual Fund, the AMC 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.</p> <p>The AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website 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.</p> |
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