



# PGIM INDIA EQUITY SAVINGS FUND

An Open Ended Scheme investing in equity, arbitrage and debt

February 2025

## Why invest in PGIM India Equity Savings Fund?

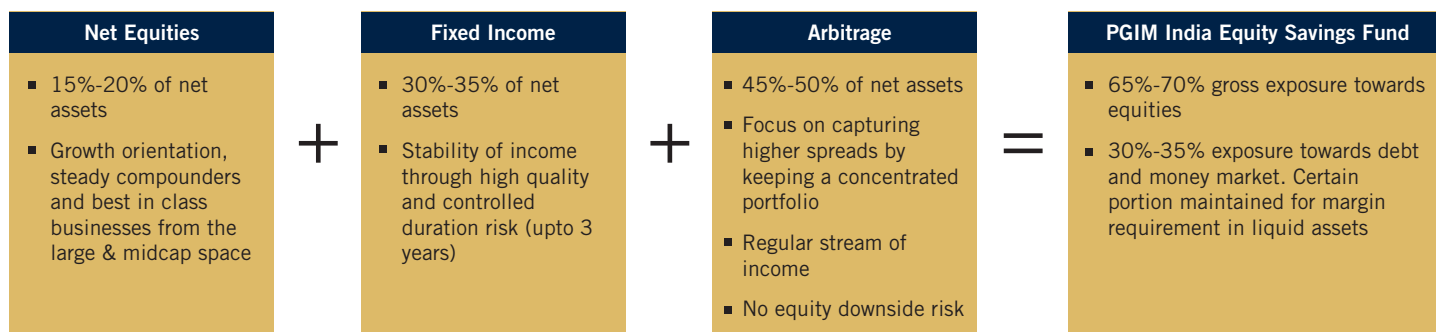
PGIM India Equity Savings Fund aims to generate consistent returns while being adequately shielded from both interest rate and credit risks, by investing in a mix of high quality securities.

Investors may not be comfortable taking exposure to pure equity-oriented products as volatility has risen and even though economies globally are showing resilience, there may be continued uncertainty in the future on the back of geopolitical tensions.

PGIM India Equity Savings Fund, in this environment looks to provide a solution to all types of investors fulfilling different investment goals.

## PGIM India Equity Savings Fund – Solution-Oriented Approach for Current Market Conditions

- Solution-oriented portfolio construct with mix of equities, fixed income and arbitrage opportunities, suitable for different kind of investors with various concerns
- The below allocation is based on current views and positioning\*



## Invest in current markets with confidence!

\* Please refer the SID for detailed asset allocation. The current allocation and strategy is based on fund manager's views and is subject to change.

PGIM India Equity Savings Fund may be suitable for different objectives like deployment of money for medium to long term with some potential to participate in the upside. The risk-reward characteristics of such a strategy can be expected to be between a pure equity and a pure fixed income scheme. The scheme can also act as a source scheme for STP transactions, where an investor can look to park a lumpsum and shift systematically. Last but not the least, it provides taxation efficiency as it is treated like an equity-oriented scheme.

## Annualized performance of various indices

(15% equity, 50% arbitrage, 35% short term debt)*	1 Year Rolling	3 Years Rolling	5 Years Rolling
Min	-0.55%	4.21%	5.72%
Max	17.18%	12.02%	10.32%
Average Return	7.96%	8.28%	8.21%
Average Std Dev	3.59%	1.65%	1.17%
<b>Total Number of Observations</b>	<b>3389</b>	<b>2659</b>	<b>2160</b>
Negative Returns	0.38%	0.00%	0.00%
Returns between 0% to 6%	33.52%	5.74%	0.37%
Returns between 6% to 8%	22.64%	47.47%	50.93%
Returns Greater than 8%	43.55%	46.79%	48.70%
<b>Total Observations Greater than 6%</b>	<b>66.10%</b>	<b>94.26%</b>	<b>99.63%</b>

\*The above table shows the annualized rolling returns of various indices in a blended portfolio, with 15% exposure to equity represented by Nifty Large Midcap 250 TRI Index, 50% exposure to arbitrage strategy represented by Nifty 50 Arbitrage Index and 35% exposure to short term debt represented by Crisil Short Term Bond Fund Index. The period for analysis is between April 2010 to December 2024, as per the availability of data. It is assumed that the weights are rebalanced on a daily basis. The same is gross of expenses and any associated costs.

Source : MFI, Internal. The above table is for illustration purpose only and does not represent the returns of PGIM India Equity Savings Fund. Past performance may or may not be sustained in future.

\*These are based on the fund manager's current outlook and are subject to change.

## Exposure to three lower correlated strategies in a single portfolio

PGIM India Equity Savings Fund: 3-pronged approach : each asset class has a different role to perform

Net Equities	Fixed Income	Arbitrage
<ul style="list-style-type: none"> <li>Provides participation in the upside</li> <li>Opportunity to generate alpha through active management</li> </ul>	<ul style="list-style-type: none"> <li>Provides regular income</li> <li>Lends stability to overall portfolio</li> <li>Lower correlation with equities</li> <li>Fulfills liquidity and margin money requirement</li> </ul>	<ul style="list-style-type: none"> <li>Aims to provide returns equivalent to shorter term debt</li> <li>Risk-reward profile expected to be similar to debt asset class</li> </ul>
<ul style="list-style-type: none"> <li>Earnings growth has been strong in the last 1 year</li> <li>Continued economic recovery</li> </ul>	<ul style="list-style-type: none"> <li>Softening yields may provide capital appreciation opportunity</li> <li>Liquidity and inflation trajectory needs to be watched</li> </ul>	<ul style="list-style-type: none"> <li>Spreads attractive as sentiments have improved</li> <li>Higher flows and enhanced liquidity continues to provide opportunity</li> </ul>

## Lower correlation among different asset classes helps to generate risk-adjusted returns

### Disciplined approach for Asset Allocation

- Disciplined asset allocation ensures that regular profit booking happens in the asset class which has outperformed
- Asset allocation within a range helps define the risk-return characteristics, which can ensure discipline and resistance to emotions while investing

### In Summary

- Lower volatility – predominant mix of debt and arbitrage providing stability
- Potential for capital appreciation – measured allocation to equities. Active management.
- Regular rebalancing
- Diversification benefits – mix of lower correlated strategies in the portfolio viz, equity, debt and arbitrage
- Tax efficiency – equity taxation status

### Key Features



**Benchmark Index:**  
NIFTY Equity Savings Index®



**Fund Manager:** Anandha Padmanabhan Anjeneyan (Equity), Vinay Paharia (Equity), (w.e.f. April 15, 2024) Vivek Sharma (Equity Portion), (w.e.f. March 29, 2024) and Puneet Pal (Debt)



**Application Amount:** Minimum of ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter. **Repurchase / Redemption Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or account balance whichever is lower.



**Exit load:** Nil

@w.e.f. December 01, 2021 the benchmark of the scheme has been changed from NIFTY 50 Hybrid Short Duration Debt 25:75 Index to NIFTY Equity Savings Index.

### About Us

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based Prudential Financial, Inc. (PFI). PGIM India Asset Management is the full service investment manager of PGIM India Mutual Fund, offering a broad range of equity and fixed income solutions to retail and institutional investors throughout the country. We manage 24 open-ended funds operated by 12 investment professionals. In addition to managing our investors assets through domestic Mutual Funds, we also offer Offshore Funds and Portfolio Management Services. The fund house leverages the strength and stability of PGIM's 150-year legacy to build on its decade long history in India. Headquartered in Mumbai, PGIM India Mutual Fund has a presence in 29 cities across the country. PGIM India Mutual Fund brings a rich blend of global resources, intellectual acumen and local investment expertise and is committed to designing superior and meaningful, wealth building solutions for our investors. PGIM India provides unique training and educational programs for building exceptional capabilities and best business practices for its business associates.

[www.pgimindia.com/mutual-funds](http://www.pgimindia.com/mutual-funds)

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### Riskometer

**This product is suitable for investors who are seeking\*:**

- Capital appreciation and Income distribution over the medium term
- Investment primarily in equity and equity related securities and a small allocation to debt securities
- Degree of risk – LOW TO MODERATE

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

Scheme Riskometer



The risk of the scheme is low to moderate

The views of the Fund Manager should not be construed as an advice and investors must make their own investment decisions regarding suitability of the funds based on their specific investment objectives and financial positions and using such independent advisors as they believe necessary. ©2025 Prudential Financial, Inc. (PFI) and its related entities. PGIM, the PGIM logo, and the Rock symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.