



**PGIM**  
India Mutual Fund

Gain from experience

# CORPORATE PROFILE





**PGIM**  
India Mutual Fund

## GAIN FROM EXPERIENCE

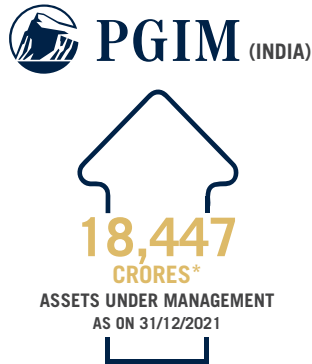
As always, experience gives you an edge. Powered by its in-depth learnings, PGIM India Mutual Fund helps you manage money better.

PGIM, built on a 140-year legacy.

To know more, contact your financial advisor.



## About Us



Source: [www.pgim.com](http://www.pgim.com) and [www.prudential.com](http://www.prudential.com). \*For AUM Breakup please refer slide no. 43

This information has been prepared by PGIM, Inc ("PGIM"). PGIM is the primary asset management business of PFI and is a registered investment advisor with the US Securities and Exchange Commission. PFI, a company with corporate headquarters in the US, is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

# About Us

## Global Footprint



**10<sup>TH</sup>**  
largest global  
asset manager<sup>1</sup>

**1300+**  
investment  
professionals

**39**  
OFFICES

**17**  
COUNTRIES

<sup>1</sup>PGIM is the investment management business of Prudential Financial, Inc. (PFI); PFI is the 10th largest investment manager (out of 477 firms surveyed) in terms of global assets under management based on Pensions & Investments' Top Money Managers list published on May 31, 2021. This ranking represents global assets under management by PFI as of December 31, 2020.

\*PGIM is the investment management business of Prudential Financial, Inc. (PFI); PFI is the 10th largest institutional investment manager (out of 477 firms surveyed) in terms of global institutional assets under management based on Pensions & Investments' Top Money Managers list published on May 31, 2021. This ranking represents institutional assets under management by PFI as of December 31, 2020. Source: www.pgim.com

## Position of Strength

### Ranking Based on Worldwide Assets

Top 10 Asset Managers		Assets (\$ Billions)
1	BlackRock Inc.	\$5,150
2	Vanguard Group Inc.	\$4,761
3	State Street Global Advisors	\$2,517
4	BNY Mellon Investment Management	\$1,784
5	Fidelity Investments	\$1,746
6	Legal & General Investment Management	\$1,684
7	J.P. Morgan Asset Management	\$1,422
8	Wellington Management Group LLP	\$1,289
9	Amundi	\$1,280
10	PFI*	\$1,252

**INDIA**  
BUSINESS

# PGIM India Asset Management

PGIM India Mutual Fund is a wholly owned business of PGIM, the global investment management business of the US based PFI.

<b>Network</b> <b>27 CITIES</b>	<b>No of open-ended Investment products</b> <b>EQUITY FUNDS - 12</b> <b>FIXED INCOME - 10</b>	<b>Differentiated</b> <b>ASSET ALLOCATION SOLUTIONS</b>	<b>10000+</b> <b>DISTRIBUTORS</b>
<b>Investment Team size</b> <b>15</b>	<b>Total no. of years of experience of investment team</b> <b>229 YEARS</b>	<b>PORTFOLIO MANAGEMENT SERVICES: STRATEGIES - 2</b> <b>PGIM India Core Equity Portfolio</b> <b>PGIM India Phoenix Portfolio</b>	

# PGIM India Team



**Sidhartha Pradhan**

Independent Director  
Work Experience: 42 years+  
Ex IRS, Member of the High Level  
Committee, appointed by the Finance  
Minister



**Kanakasabapathy Kumar**

Independent Director  
Work Experience: 40 years+  
Diverse experience in Capital  
Markets, Financial institution's  
& Financial services



**Sivaraman Narayanaswami**

Independent Director  
Work Experience: 34 years+  
Ex-President and Whole Time  
Director, L&T Finance Holdings  
(LTFH)

## AMC Directors



**Indrasena Yalala Reddy**

Associate Director  
Work Experience: 30 years+  
Chief Technology and  
Operations Officer (CT&OO) for  
PGM Investments



**Dr. V.R. Narasimhan**

Independent Director  
Work Experience: 35 years+  
Ex-Chief of Regulatory Division,  
NSE



**Muralidharan Rajamani**

Independent Director  
Work Experience: 33 years+  
Ex-CEO/COO/Top Leadership,  
ICICI Bank, Dhanlaxmi Bank  
& L&T Financial Services

# PGIM India Management Team

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**Ajit Menon**  
Chief Executive Officer

- An industry veteran, with over 25 years of experience in business strategy, distribution, sales and marketing.



**Srinivas Rao Ravuri**  
Chief Investment Officer

- Collectively over 26 years of experience in Indian financial markets, primarily in equity research & Fund Management



**Vinod Venkateswaran**  
Chief Operating Officer

- Over 20 years of experience across Operations, Customer Services, Projects, Process Management, Legal, Secretarial, Technology and Facilities



**Abhishek Tiwari**  
Chief Business Officer

- Over 15 years of experience in Sales & Distribution of financial products





# EQUITIES

TEAM, PHILOSOPHY, PROCESS AND PROPOSITION ►

# PGIM India Investment Team



**ALOK AGARWAL**  
Sr. Fund Manager – Equities  
Total Work Experience: 19 years+



**HITASH DANG**  
Dealer - Equity and Co-Fund Manager-Equity,  
Total Work Experience: 22 years+



**SRINIVAS RAO RAVURI**  
Chief Investment Officer  
Total Work Experience: 26 years+



**RAVI ADUKIA**  
Dedicated Fund Manager -  
Overseas Investments  
Total Work Experience: 15 years+



**RAHUL JAGWANI**  
Research Analyst – Equities  
Total Work Experience: 9 years+



**ANIRUDDHA NAHA**  
Head – Equities  
Total Work Experience: 17 years+



**UTKARSH KATKORIA**  
Fund Manager – Equity  
Total Work Experience: 14 years+



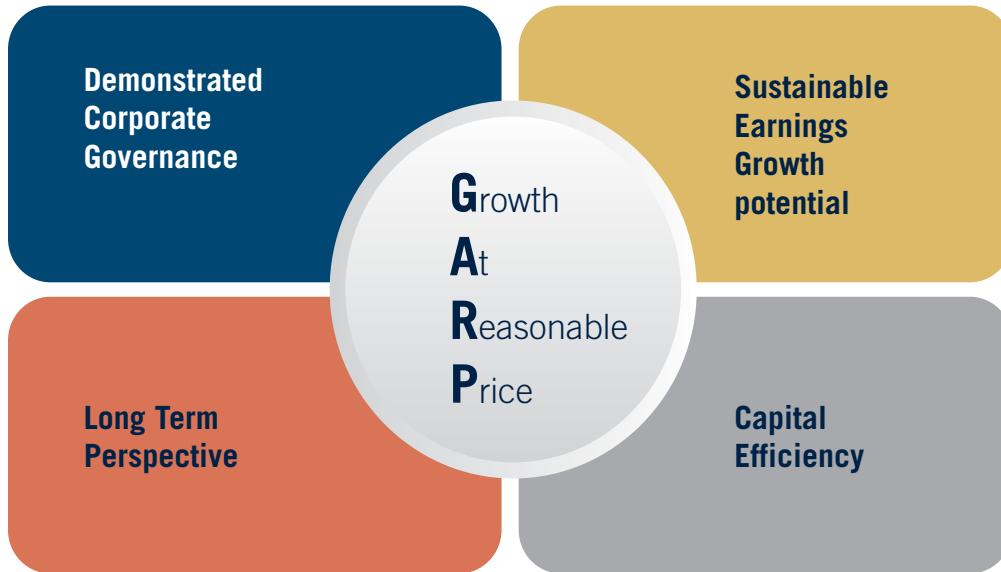
**A. ANANDHA**  
Fund Manager – Equities  
Total Work Experience: 13 years+



**VIVEK SHARMA**  
Assistant Fund Manager - Equity  
Total Work Experience: 15 years+

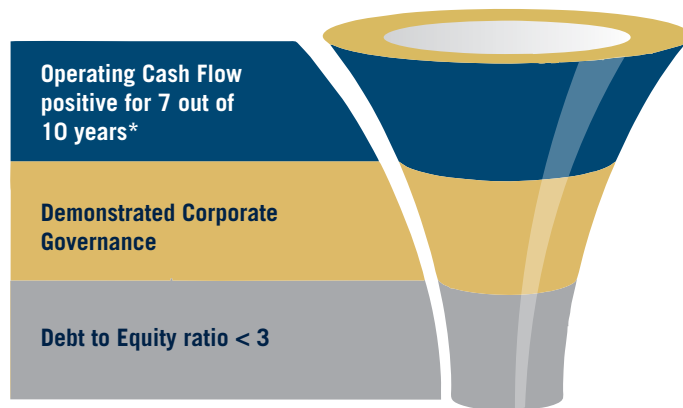
## Philosophy: We Use GARP Approach To Provide Superior Risk Adjusted Return

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# Portfolio Construction Process

## Three filters for inclusion in the investment universe



**Nifty 50, Nifty Midcap 100, BSE 200 and Top 250 stocks defined by AMFI are automatically part of the universe**



\* In companies with less than 10 years of data available, at least 70% of the years should have generated positive operating cash flows.

# Our Portfolio Construction Process Combines Top Down and Bottom-up Analysis

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**1**

Top Down approach to study macroeconomic environment

**2**

Identify themes benefitting from structural trends

**3**

Study the full value chain

**4**

Identify areas where profit pools are concentrated

**5**

Use Bottom-up analysis to identify stocks benefitting the most from the profit pools

**6**

95% of any portfolio has to be from the investment universe

**Primary endeavor is to identify profit pools and stocks that benefit from them**

## Our Proposition

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### Active Management

Endeavor to maintain minimal portfolio overlap vis a vis benchmark for genuine diversification

### Better Quality

We strive to construct portfolios with superior quality in terms of higher ROE versus the benchmark.

### Low Leverage

We prefer to buy companies with low debt to equity ratio as they tend to be resilient over the cycles.

### High Conviction Ideas

Concentrated portfolios with adequate diversification

# FIXED <sup>↑</sup>INC ME

TEAM, PHILOSOPHY, PROCESS AND PROPOSITION ►

# PGIM India Fixed Income Team



**KUNAL JAIN**  
Fund Manager - Fixed Income  
Work Experience 12 years+



**SRINIVAS RAO RAVURI**  
Chief Investment Officer  
Total Work Experience: 26 years+



**PUNEET PAL**  
Head - Fixed Income  
Work Experience: 18 years+



**ANKIT SHAH**  
Fund Manager & Trader - Fixed Income  
Work Experience 11 years+



**ANKUR MURARKA, CFA**  
Fund Manager & Dealer - Fixed Income  
Work Experience 10 years+



**ADITI GUPTA**  
Credit Analyst  
Work Experience 4 years+

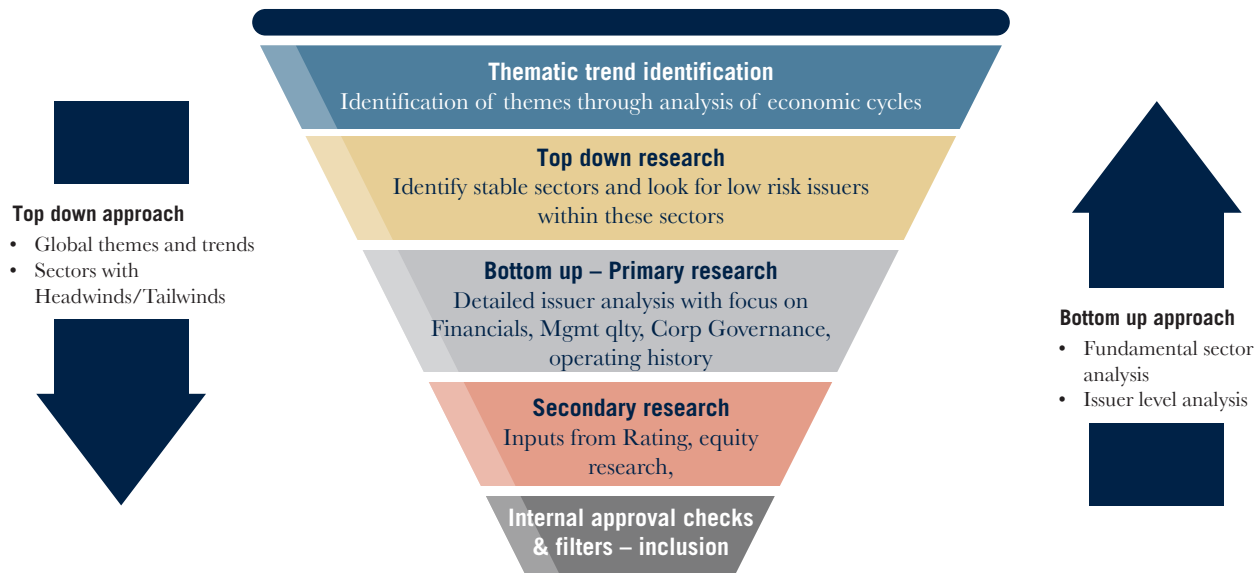


# Philosophy: Managing Risk, Quality & Liquidity as cornerstones

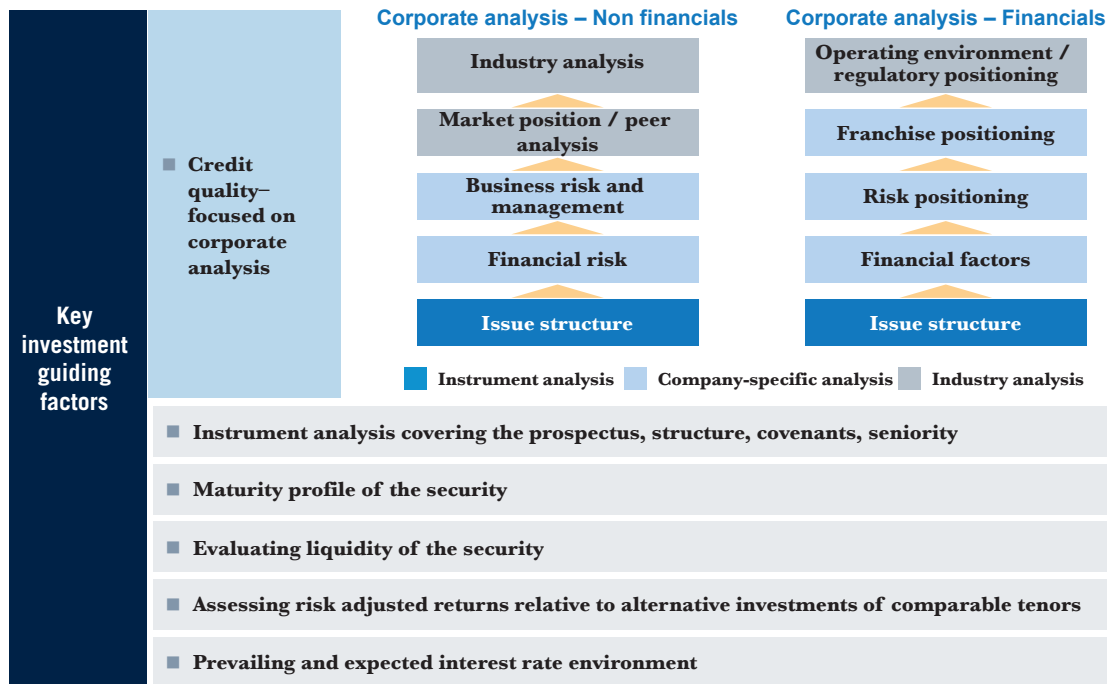


# Fixed Income: Security Selection & Portfolio Construction

Rigorous screening of ideas through external and proprietary resources



# Fixed Income – Micro Research



# Our Proposition

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## Returns commensurate with Risk

Track record of delivering superior risk adjusted returns.



## Differentiated solutions for Institutional as well as Individual investors

Product construct keeping in mind requirements of the segment



## Experienced Fixed Income team

Team with multi cycle experience on credit as well as duration side



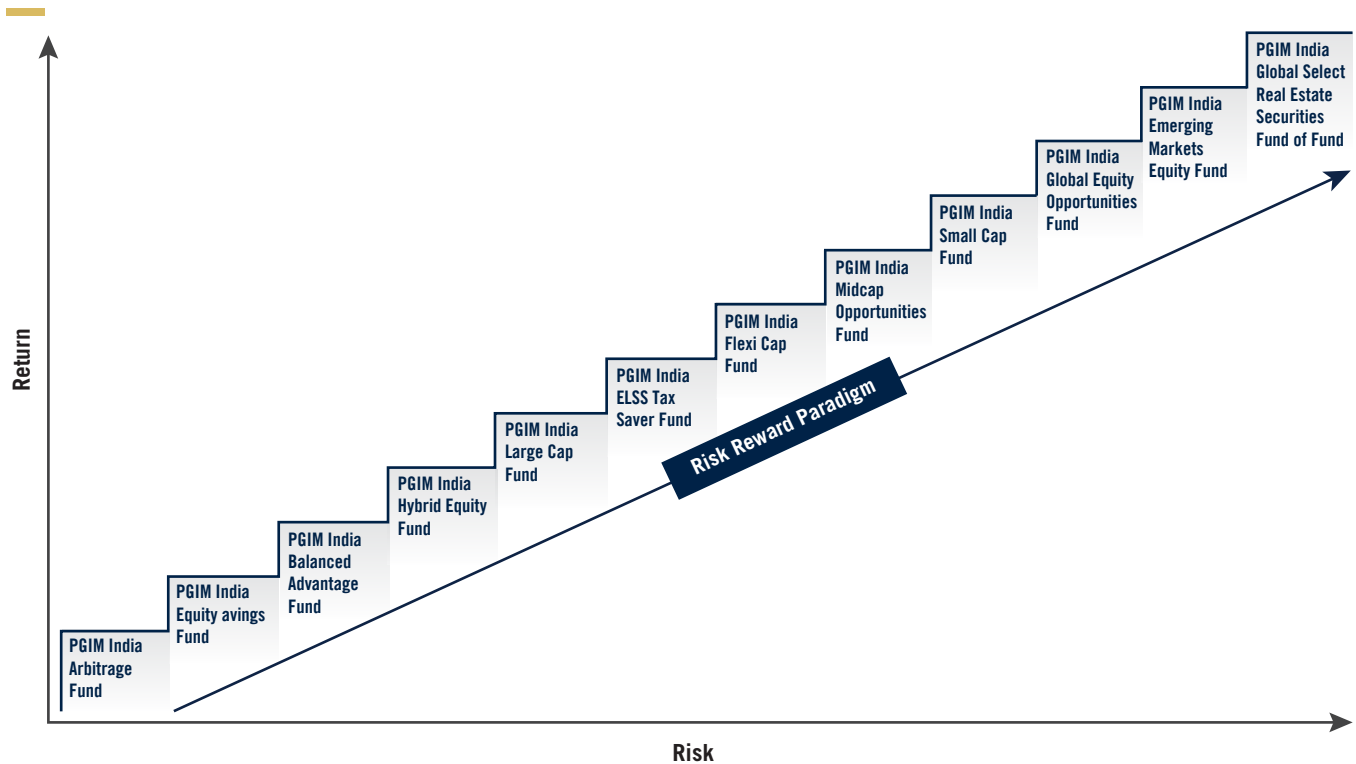
## Strong Research

Rigorous proprietary credit rating approach leveraging experience of PGIM

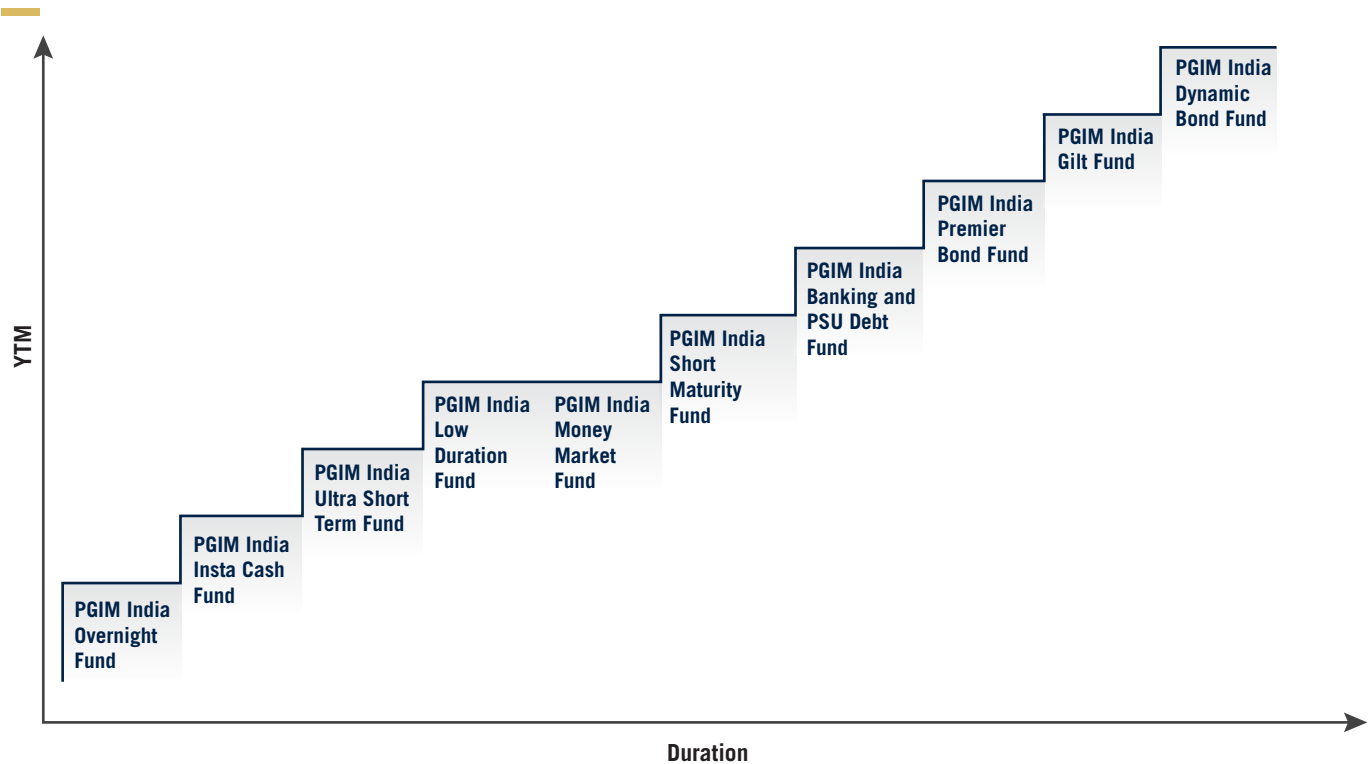


**PRODUCTS**

# PGIM India - Equity and Equity Oriented Products



# PGIM India - Fixed Income Products

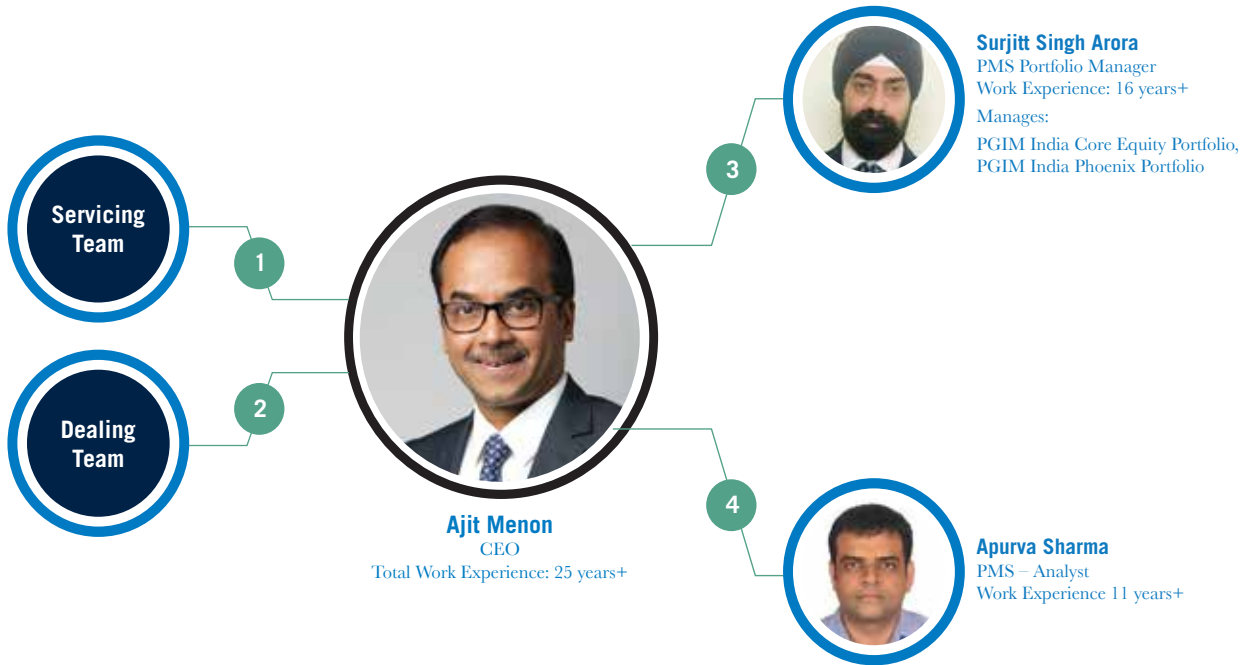




**PORTFOLIO MANAGEMENT SERVICES**



# PGIM India PMS Team



# PMS Products

PGIM INDIA PHOENIX PORTFOLIO		PGIM INDIA CORE EQUITY PORTFOLIO
<b>SMALLCAP AND MIDCAP</b>	<b>POSITIONING</b>	<b>MULTICAP</b>
Businesses that are experiencing or are expected to see an upturn either; due to a business turnaround or as a beneficiary of structural growth or are quoted at a discount to intrinsic value	<b>STRATEGY FOCUS</b>	Established quality businesses that are either; going through a period of temporary difficulty or ignored by the market, or quoted at a discount to intrinsic value
Rs. 750 Crore to Rs. 20,000 Crores	<b>MARKET CAP</b>	No restrictions
No restrictions	<b>TURNOVER</b>	Rs. 400 Crores and above
No restrictions	<b>TRACK RECORD</b>	Minimum of 15 Year Existence
Average ROE of 8% or higher in last 10 Years	<b>QUALITY</b>	ROCE of 20% or higher in at least 7 out of last 10 Years
Positive operating cash flows in at least 6 out of 10 Years	<b>CASH FLOW</b>	Generation of free cash flow in at least 7 out of last 10 Years
Valuation is lower than the expected growth rate in earnings over foreseeable future	<b>PRICE/VALUATION FILTERS</b>	Valuation is lower than its average valuation for past 10 years and/or valuation is lower than the expected growth rate in earnings over foreseeable future
Universe of 6000 Listed Companies		
Portfolio Universe of 350 - 380 Listed Companies		
At least 75% of the Portfolio will meet the above criteria		

# ASSET ALLOCATION SOLUTIONS

# Solutions

## PGIM India Dynamic Advantage Asset Allocation Facility (“DAAAF”)

A P/E Based dynamic Asset Allocation facility which allocates assets to equity and debt on a comparison of current market level and long term historical trend



**Rules based Asset Allocation**



**No market timing**



**Rebalancing Investments**



**Helps to manage volatility effectively**

## PGIM India Agelinked Investment Asset Allocation Facility

A Rule Based Asset allocation model which moves from aggressive to conservative investments with the investor’s age

### Rule of Thumb

$$100 \text{ MINUS AGE} = \text{EQUITY ALLOCATION}$$

Takes the “Guess-work” out of asset allocation

Virtual “Sliding Scale” that can work at any age

Greater risk taking in initial years when the scope for recovering from losses is higher

Gradually moves focus from accumulation to conservation of corpus



# FEATURES

# Features

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## PGIM India Insta Access Facility

- Money at call upto Rs.50,000

## PGIM India Long Term Withdrawal Facility

- Long Term Withdrawal Facility allows redemption of a fixed sum of money periodically in the most tax efficient manner.

## PGIM India Anywhere Transact Facility

- Enables anyone to transact anytime from anywhere over the phone by making a Call or by sending a SMS

## PGIM India Dividend Sweep Facility

- Allows automatic transfer of dividend earned from debt schemes to equity schemes

## Other Facilities

- SIP/Top up SIP/SWP/STP
- Standard features available

# Thought Leadership: White Papers

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**Weathering Climate Change**



**After The Great Lockdown**



**The Future Means Business**



**The Technology Frontier**



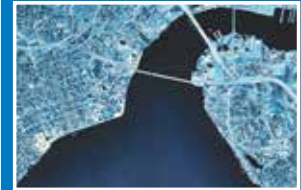
**End of Sovereignty**



**Emerging Markets  
at the Crossroads**



**A Silver Lining**



**The Wealth of Cities**



# ANNEXURE



## Our Investment Team



**Srinivas Rao Ravuri**  
Chief Investment Officer  
PGIM India Asset Management  
Pvt. Ltd.

**Srinivas Rao Ravuri** is Chief Investment Officer at PGIM India Asset Management Pvt. Ltd. He is responsible for the overall investment platform of the company. He has over 26 years of experience in Indian financial markets, primarily in Equity Research & Fund Management. He is a B.Com and MBA Finance.

In his last assignment, Srinivas was Senior Fund Manager – Equities at HDFC Asset Management Company Ltd. Prior to that, Srinivas was Senior Analyst at Motilal Oswal Securities Ltd. He has also worked with Edelweiss Capital Ltd., and Securities Capital Investments (I) Ltd., in the past



**Aniruddha Naha**  
Head - Equities  
PGIM India Asset Management  
Pvt. Ltd.

**Aniruddha Naha** is Head – Equities at PGIM India Asset Management Pvt. Ltd. He has over 17 years of industry experience in the equity and debt market. He has done his Masters in Finance & Control.

In his last assignment, Aniruddha was Portfolio Manager - Avendus Wealth Management Pvt. Ltd. where he was their Head of PMS, Equity. Prior to that Aniruddha was Fund Manager - IDFC Asset Management Company Ltd. Aniruddha has also had stints as Portfolio Manager - Mirae Asset Global Investments (Hong Kong) Ltd. and as Fund Manager - DSP BlackRock Investment Managers Pvt. Ltd.



**Puneet Pal**  
Head – Fixed Income  
PGIM India Asset Management  
Pvt. Ltd.

**Puneet Pal** is the Head-Fixed Income of PGIM India Asset Management Pvt. Ltd. He has over 18+ years of experience in the Debt markets within the Mutual Fund space. He is a MBA (Finance).

In his last assignment, Puneet was Head - Fixed Income at BNP Paribas Asset Management India Pvt. Ltd. Prior to that Puneet was Sr. Vice President & Fund Manager at UTI Asset Management Company Ltd. He has also worked as Fund Manager at Tata Asset Management Ltd.

## Our Equity Investment Team



### **Alok Agarwal**

Senior Fund Manager - Equity  
PGIM India Asset Management  
Pvt. Ltd.

**Alok Agarwal** is Senior Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 19 years of experience in equity markets. He is a CFA, CA, CMT and has done his MS (Finance) and M.Com.

In his last assignment, Alok was Portfolio Manager - Equity at Deutsche AMC and Portfolio Manager - Equity at Deutsche Bank. Prior to that Alok was Head - PMS at K.R. Choksey Securities. He has also authored a few books on Financial Management.



### **Ravi Adukia**

Dedicated Fund Manager -  
Overseas Investments  
PGIM India Asset Management  
Pvt. Ltd.

**Ravi Adukia** is a Dedicated Fund Manager - Overseas Investments at PGIM India Asset Management Pvt. Ltd. He has over 15 years of experience in Indian financial markets, primarily in equity research. He is a CA, CS and CFA.

In his last assignment, he has worked at Nomura Financial Advisory & Services India (P) Ltd. as Vice President (Equities). Prior to that he worked at Irevna Research Services (P) Ltd (Unit of Crisil Ltd) as Manager (Research)



### **A Anandha Padmanabhan**

Assistant Fund Manager – Equity  
PGIM India Asset Management  
Pvt. Ltd.

**A Anandha Padmanabhan** is an Assistant Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 13 years of experience in Indian financial markets, primarily in equity research. He is a ACA, CFA, FRM and has done his B.Com.

In his last assignment, he has worked at Renaissance Investment Managers Private Ltd. as Equity Analyst. Prior to that he has worked at Canara Robeco Asset Management Company Ltd. as Equity Analyst. He has also worked at Canara Robeco Asset Management Company Ltd. as Fixed Income Dealer

## Our Equity Investment Team



### Utkarsh Katkoria

Fund Manager – Equity  
PGIM India Asset Management  
Pvt. Ltd.

**Utkarsh Katkoria** is a Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 14 years of experience in the Financial Services Sector, covering equity research and investment management. He has done his Bachelor in Finance, MBA.

In his last assignment, he worked at Deutsche Asset Management (India) Private Limited as Equity Dealer. Prior to that he has worked at Reliance Industries Limited as Trader/ Analyst. He has also worked at JM Financials Limited as Analyst



### Hitash Dang

Dealer - Equity and  
Co-Fund Manager-Equity,  
PGIM India Asset Management  
Pvt. Ltd.

**Hitash Dang** is Dealer - Equity and Co-Fund Manager – Equity at PGIM India Asset Management Pvt. Ltd. He has over 22 years of experience in the Equity markets, Sales and Business Development. He is an MBA and has done his B.Com.



### Vivek Sharma

Assistant Fund Manager - Equity  
PGIM India Asset Management  
Pvt. Ltd.

**Vivek Sharma** is an Asst. Fund Manager - Equity, PGIM India Asset Management Pvt. Ltd. He has over 15 years of experience in Indian financial markets, primarily in equity research. He has done his PGDM (Finance).

In his last assignment, he has worked at PGIM India Asset Management Pvt. Ltd. as Equity Analyst. Prior to that he has worked at ICICI Securities Ltd. as Equity Analyst. He has also worked at JP Morgan Services India Pvt. Ltd. as Associate - Investment Banking.

## Our Fixed Income Investment Team



**Kunal Jain**

Fund Manager – Fixed Income  
PGIM India Asset Management  
Pvt. Ltd.

**Kunal Jain** is a Fund Manager – Fixed Income at PGIM India Asset Management Pvt. Ltd. He has over 12 years of experience in the fund management of fixed income securities. Kunal has done his M.B.A in Finance & Marketing.

In his last assignment, Kunal has worked as Fund Manager - Fixed Income at Indiabulls Asset Management Company Ltd. Prior to that, he has worked as Fund Manager - Fixed Income at LIC Mutual Fund Asset Management Ltd. He has also worked as Dealer - Fixed Income at Kotak Mahindra Asset Management Company Ltd.



**Ankur Murarka**

Fund Manager &  
Dealer - Fixed Income  
PGIM India Asset Management  
Pvt. Ltd.

**Ankur Murarka** is a Fund Manager and Dealer - Fixed Income at PGIM India Asset Management Pvt. Ltd. He has over 10 years of experience in the fund management of fixed income securities. Ankur has done his MBA (Finance), CFA

In his last assignment, Ankur has worked as Manager - Fixed Income Investments at Reliance Nippon Life Insurance Company Ltd. Prior to that, he has worked as Dealer - Fixed Income at Prebon Yamane India Ltd. He has also worked as Associate Analyst at Morgan Stanley.

## Our Fixed Income Investment Team

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**Ankit Shah**

Fund Manager &  
Trader - Fixed Income  
PGIM India Asset Management  
Pvt. Ltd.

**Ankit Shah** is a Fund Manager and Trader – Fixed Income at PGIM India Asset Management Pvt. Ltd. He has over 8 years of experience in the debt market. Ankit has done his Master’s Degree in Financial Services Management, B.com

In his last assignment, Ankit has worked as Dealer - Fixed Income at India bulls Asset Management Co. Ltd. Prior to that, he has worked in Marketing at TCPL Packaging Ltd. He has also worked at the Fixed Income - Broking Desk at GEPL Capital Pvt. Ltd.



**Aditi Gupta**

Credit Analyst  
PGIM India Asset Management  
Pvt. Ltd.

**Aditi Gupta** is a Credit Analyst at PGIM India Asset Management Pvt. Ltd. She has over 4 years of work experience. Aditi has done her BMS, MMS (Finance)

In her last assignment, Aditi has worked in the Credit Ratings Team (BFSI Sector) at CARE Ratings.

## **PGIM INDIA LARGE CAP FUND**

**Large Cap Fund - An Open - Ended Equity Scheme  
Predominantly Investing in Large Cap Stocks**

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

- Capital growth over the long term
- Investment predominantly in equity and equity related securities of Large Cap companies
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## **PGIM INDIA FLEXI CAP FUND**

**(Earlier known as PGIM India Diversified Equity Fund)  
Flexi Cap Fund - An open ended dynamic equity scheme  
investing across large cap, mid cap, small cap stocks**

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

- Capital appreciation over long term
- To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## **PGIM INDIA MIDCAP OPPORTUNITIES FUND**

**Mid Cap Fund- An open ended equity scheme  
predominantly investing in mid cap stocks**

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

- Capital appreciation over long run
- To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## **PGIM INDIA SMALL CAP FUND**

**An open-ended equity scheme predominantly investing in small cap stocks**

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

- Capital appreciation over a long period of time.
- Investment in equity and equity related instruments of small cap companies.
- Degree of risk – VERY HIGH.

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



Investors understand that their principal will be at very high risk

## PGIM INDIA ELSS TAX SAVER FUND

(Earlier known as PGIM India Long Term Equity Fund)

(An open ended equity linked savings scheme with a statutory lock-in of 3 years and tax benefit)

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

- Long-term capital appreciation.
- To generate long-term capital appreciation by predominantly investing in equity & equity-related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.
- Degree of risk – VERY HIGH.

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



Investors understand that their principal will be at very high risk

## PGIM INDIA HYBRID EQUITY FUND

An open ended hybrid scheme investing predominantly in equity and equity related instruments

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

- Capital growth over the long term
- Investing predominantly in equity and equity related securities.
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## PGIM INDIA EMERGING MARKETS EQUITY FUND

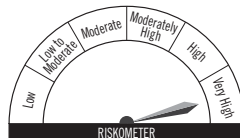
(Earlier known as PGIM India Euro Equity Fund)

An open ended equity fund of fund scheme investing in PGIM Jennison Emerging Markets Equity Fund

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

- Capital growth over the long term
- Investment in units of overseas mutual funds that invest in equity securities of companies around the world in the early stage of acceleration in their growth.
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## PGIM INDIA GLOBAL EQUITY OPPORTUNITIES FUND

An open ended equity fund of fund scheme investing in PGIM Jennison Global Equity Opportunities Fund

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

- Capital growth over the long term
- Investment in units of overseas mutual funds that invest in equity securities of companies around the world in the early stage of acceleration in their growth.
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## PGIM INDIA GLOBAL SELECT REAL ESTATE SECURITIES FUND OF FUND

An open-ended equity fund of fund scheme investing in PGIM Global Select Real Estate Securities Fund

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

- Capital appreciation over a longer term
- Investment in units of overseas mutual funds that invest in equity and equity related securities of real estate companies located throughout the world.
- Degree of risk – VERY HIGH

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



Investors understand that their principal will be at very high risk

## PGIM INDIA ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

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

- Income over short term
- Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment
- Degree of risk – LOW

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



Investors understand that their principal will be at low risk

## PGIM INDIA EQUITY SAVINGS FUND

An Open Ended Scheme investing in equity, arbitrage and debt

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.



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA BALANCED ADVANTAGE FUND

An open ended debt scheme investing in overnight securities

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

- Capital appreciation over a long period of time
- Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk



## PGIM INDIA OVERNIGHT FUND

An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk scheme.

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

- Income over a short term investment horizon
- Investment in debt and money market instruments having maturity of upto 1 business day
- Degree of risk – LOW

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



Investors understand that their principal will be at low risk

## PGIM INDIA INSTA CASH FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme.

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

- Liquidity and generate income in the short term
- Investment in debt and money market securities with maturity upto 91 days only
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA ULTRA SHORT TERM FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months. A relatively low interest rate risk and moderate credit risk scheme.

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

- Income over the short term
- Investment in short term debt and money market instruments
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA MONEY MARKET FUND

An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk scheme.

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

- Regular income for short term
- Investments in Money Market instruments
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and moderate credit risk scheme.

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

- Income over the short term
- Investment in low duration debt and money market instruments
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA SHORT MATURITY FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. A moderate interest rate risk and moderate credit risk scheme.

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

- Income over the short term
- Investment in short term debt and money market instruments
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk scheme.

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

- Income over the short term
- Investment in debt instruments issued by Banks and Public Sector Undertakings, Public Financial institutions and Municipal Bonds
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA CREDIT RISK FUND (NO. OF SEGREGATED PORTFOLIO 1)

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk scheme.

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

- Income and capital appreciation over medium to long term
- Investments predominantly in AA and below rated corporate debt securities (excluding AA+ rated corporate bonds) of various maturities
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and relatively low credit risk scheme.

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

- Regular income for short term
- To generate returns through active management of a portfolio of debt and money market instruments
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

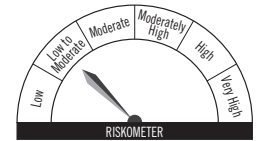
## PGIM INDIA PREMIER BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme.

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

- Income over the medium term
- Investments predominantly in AA+ and above rated corporate bonds including bonds
- Degree of risk – LOW TO MODERATE

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



Investors understand that their principal will be at low to moderate risk

## PGIM INDIA GILT FUND

An open ended debt scheme investing in government securities across maturities. A relatively high interest rate risk and relatively low credit risk scheme.

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

- Income over the medium term
- Investments only in Central/State securities of various maturities
- Degree of risk – MODERATE

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



Investors understand that their principal will be at moderate risk

**AUM Breakup: Asset class wise disclosure of AAUM: AUM as on December 31, 2021 (Rs in Crores):** Income: 1,310.25, Equity Other than ELSS: 9,243.99, Bonded: 0.00, Liquid: 884.50, Gilt: 150.62, Equity ELSS: 342.48, Hybrid: 1,825.62, GOLD ETF: 0.00, Other ETF: 0.00, Fund of Fund Investing Overseas: 2,080.38, Total: 15,837.83; **Average AUM for the month:** Income: 1,040.70, Equity Other than ELSS: 8,035.03, Bonded: 0.00, Liquid: 1,040.70, Gilt: 143.13, Equity ELSS: 340.89, Hybrid: 1,717.14, GOLD ETF: 0.00, Other ETF: 0.00, Fund of Fund Investing Overseas: 1,983.35, Total: 14,702.04; **Disclosure of percentage of AUM by geography: % of Total AUM as on December 31, 2021:** Top 5 cities: 48.64%, Next 10 cities: 16.61%, Next 20 cities: 5.09%, Next 75 cities: 29.66%, Other: 0.00%, Total: 100.00%; **Disclosure of AUM by Service Category: AUM as on December 31, 2021 (Rs. in Crores):** Mutual Funds: 15,838.00, PMS: 120.00, Advisory: 2,489.00, Total: 18,447.00.

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