

Fixed Income Reckoner

(Data of Select Funds as on 31st March, 2024)



	PGIM India Overnight Fund	PGIM India Liquid Fund	PGIM India Ultra Short Duration Fund	PGIM India Money Market Fund ##
Why Invest?	Park surplus funds and manage short term liquidity for as low as 1 Day	Cash Management. Any money over 7 Days	Investors looking to park their funds for a period over 3 Months	Investors looking to park their funds for a period over 3 Months
Portfolio Features#	Investments in overnight securities with maturity of 1 Day	Investments in debt and money market securities with maturity of up to 91 Days	Conservative Ultra Short Term Fund with a duration range of 3 Months to 6 Months	Investments in money market securities with maturity of up to 1 Year
Ideal Investment Horizon\$	1 Day +	7 Days +	3 Months +	3 Months +
Inception Date	Regular Plan: 27/08/2019; Direct Plan: 27/08/2019	Regular Plan: 05/09/2007; Direct Plan: 01/01/2013	Regular Plan: 14/07/2008; Direct Plan: 01/01/2013	Regular Plan: 06/03/2020; Direct Plan: 06/03/2020
Fund Manager	Bhupesh Kalyani is managing from September 13, 2022 and Puneet Pal is managing from July 16, 2022	Bhupesh Kalyani is managing from September 13, 2022 and Puneet Pal is managing from July 16, 2022	Puneet Pal is managing from July 16, 2022 and Bhupesh Kalyani is managing from September 13, 2022	Puneet Pal is managing from July 16, 2022 and Bhupesh Kalyani is managing from September 13, 2022
Benchmark	Nifty 1D Rate Index	CRISIL Liquid Debt A-I Index	CRISIL Ultra Short Duration Debt A-I Index	CRISIL Money Market A-I Index
Fund Details as on March 31, 2024				
Month End AUM (in crores)	91.18	289.60	249.48	217.94
Average Maturity	1 day	2.46 months	5.58 months	11.10 months
Macaulay Duration	1 day	2.46 months	5.47 months	11.10 months
Modified Duration	1 day	2.29 months	5.06 months	10.32 months
Portfolio Yield	7.18%	7.64%	7.62%	7.60%
Asset Mix				
Commercial Paper	—	30.85%	12.62%	37.62%
Certificate of Deposit	—	47.12%	34.21%	47.84%
PSU Bonds/ PFI Bonds	—	6.59%	11.38%	—
PSU Banks	—	—	—	—
Bank Fixed Deposit	—	—	—	—
Bill Rediscounting	—	—	—	—
Treasury Bills	3.62%	23.90%	9.92%	12.93%
Corporate Debt	—	8.24%	24.00%	—
Cash & Current Assets	0.08%	-16.70%	1.97%	0.28%
TREPS	0.06%	—	2.19%	0.02%
GDI Securities	—	—	2.00%	—
Reverse Repo	96.24%	—	1.71%	1.31%
Rating Mix				
AAA/A1+/Sovereign & equivalents	100.00%	91.76%	92.76%	100.00%
AA+	—	8.24%	7.24%	—
AA*	—	—	—	—
A+	—	—	—	—
Others	—	—	—	—
Load Structure				
Exit Load	Nil	Refer page no. 23	Nil	Nil

*AA include securities rated as AA and AA-. \$ Investors should consult their financial advisor for tax implications on their investments. # These are based on fund manager's current outlook & Subject to change.

##The scheme has 1 segregated portfolio which was created under PGIM India Credit Risk Fund. Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022 which was further merged with PGIM India Money Market Fund w.e.f. September 30, 2023.

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(Data of Select Funds as on 31st March, 2024)



Details	PGIM India Dynamic Bond Fund	PGIM India Corporate Bond Fund	PGIM India Gilt Fund	PGIM India CRISIL IBX Gilt Index - Apr 2028 Fund
Why Invest?	Dynamically managed duration fund investing across the curve by identifying best opportunities on the yield curve	High Quality portfolio investing predominantly in Corporate Bonds. Minimum 72% portfolio allocation will be in Corporate Bonds	Actively managed medium / long duration fund	Tracks the CRISIL-IBX Gilt Index - April 2028, suited for investors seeking high quality portfolio
Portfolio Features#	Investing predominantly in AAA Bonds and Government Securities	Investing Predominantly in AA+ and higher rated corporate bonds and Government Securities	Investments in Central and State Government Securities	Invests in constituents of the CRISIL IBX Gilt Index - April 2028
Ideal Investment Horizon\$	3 Years +	3 Years +	3 Years +	Hold till maturity (April 2028)
Inception Date	Regular Plan: 12/01/2012; Direct Plan: 01/01/2013	Regular Plan: 30/01/2003; Direct Plan: 01/01/2013	Regular Plan: 27/10/2008; Direct Plan: 01/01/2013	Regular Plan: 22/02/2023; Direct Plan: 22/02/2023
Fund Manager	Puneet Pal is managing from December 13, 2017 and Bhupesh Kalyani is managing from September 13, 2022	Puneet Pal is managing from December 13, 2017 and Bhupesh Kalyani is managing from September 13, 2022	Puneet Pal is managing from December 13, 2017 and Bhupesh Kalyani is managing from September 13, 2022	Puneet Pal is managing from February 22, 2023 and Bhupesh Kalyani is managing from February 22, 2023
Benchmark	CRISIL Dynamic Bond A-III Index	CRISIL Corporate Debt A-II Index	CRISIL Dynamic Gilt Index	CRISIL-IBX Gilt Index - April 2028
Fund Details as on March 31, 2024				
Month End AUM (in crores)	117.09	100.55	122.41	30.68
Average Maturity	16.02 years	4.21 years	20.72 years	3.61 years
Macaulay Duration	7.66 years	3.34 years	9.22 years	3.15 years
Modified Duration	7.38 years	3.15 years	8.90 years	3.04 years
Portfolio Yield	7.27%	7.65%	7.23%	7.19%
Asset Mix				
Commercial Paper	4.22%	—	—	—
Certificate of Deposit	—	—	—	—
PSU Bonds/ PFI Bonds	5.16%	24.54%	—	—
PSU Banks	2.10%	12.27%	—	—
Bank Fixed Deposit	—	—	—	—
Bill Rediscounting	—	—	—	—
Treasury Bills	—	—	—	—
Corporate Debt	—	40.29%	—	—
Cash & Current Assets	5.43%	2.17%	2.01%	1.20%
TREPS	0.01%	—	0.01%	—
GOI Securities	75.17%	—	91.55%	96.82%
Reverse Repo	7.91%	20.73%	6.43%	1.98%
Rating Mix				
AAA/A1+/Sovereign & equivalents	100.00%	98.00%	100.00%	100.00%
AA+	—	2.00%	—	—
AA*	—	—	—	—
A-	—	—	—	—
Others	—	—	—	—
Load Structure				
Exit Load	Nil	Nil	Nil	Nil





*AA include securities rated as AA and AA-. \$ Investors should consult their financial advisor for tax implications on their investments.

These are based on fund manager's current outlook & Subject to change.


Note:

1. w.e.f. October 20, 2019:

Investor exit upon Subscription	Exit load as a % of redemption/switch proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Scheme Name	This product is suitable for investors who are seeking*	Potential Risk Class				
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.)	<ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt and money market instruments having maturity of upto 1 business day Degree of risk – LOW 	 <p>Investors understand that their principal will be at low risk</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)	A-I		
			Moderate (Class II)			
			Relatively High (Class III)			
PGIM India Liquid Fund (An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk scheme.)	<ul style="list-style-type: none"> 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 	 <p>Investors understand that their principal will be at low to moderate risk</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			
PGIM India Ultra Short Duration 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.)	<ul style="list-style-type: none"> Income over the short term Investment in short term debt and money market instruments Degree of risk – LOW TO MODERATE 	 <p>Investors understand that their principal will be at low to moderate risk</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			
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.)	<ul style="list-style-type: none"> Regular income for short term Investments in Money Market instruments. Degree of risk – LOW TO MODERATE 	 <p>Investors understand that their principal will be at low to moderate risk</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
			Interest Rate Risk ↓			
			Relatively Low (Class I)		B-I	
			Moderate (Class II)			
			Relatively High (Class III)			

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

Scheme Name	This product is suitable for investors who are seeking*		Potential Risk Class				
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.)	<ul style="list-style-type: none"> Regular income for short term. To generate returns through active management of a portfolio of debt and money market instruments. Degree of risk – MODERATE 	 <p>Investors understand that their principal will be at moderate risk</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
			Interest Rate Risk ↓				
			Relatively Low (Class I)				
			Moderate (Class II)				
			Relatively High (Class III)				
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
			Interest Rate Risk ↓				
			Relatively Low (Class I)				
			Moderate (Class II)				
			Relatively High (Class III)				
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
			Interest Rate Risk ↓				
			Relatively Low (Class I)				
			Moderate (Class II)				
			Relatively High (Class III)				
			Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
			Interest Rate Risk ↓				
			Relatively Low (Class I)				
			Moderate (Class II)				
			Relatively High (Class III)				

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