



KEY INFORMATION DOCUMENT

PGIM INDIA RETIREMENT FUND

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

Product labeling for the scheme is as follows:

This product is suitable for investors who are seeking*		
<ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity related instruments 	<p align="center">Scheme Riskometer</p>  <p align="center">RISKOMETER</p> <p align="center">Very High - Investors understand that their principal will be at very high risk</p>	<p align="center">Benchmark Riskometer</p>  <p align="center">RISKOMETER</p> <p align="center">Benchmark riskometer is at very high risk</p> <p align="center">S&P BSE 500 Index (TRI)^{^^}</p>

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

The Product labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made.

Offer for Units of Rs. 10/- Per Unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening

New Fund Offer Opens on: March 26, 2024

New Fund Offer Closes on: April 09, 2024

Scheme Re-opens for continuous sale and repurchase on: Within 5 Business Days from the date of allotment

- Name of Mutual Fund : PGIM INDIA MUTUAL FUND**
- Name of Asset Management Company : PGIM India Asset Management Private Limited**
- Name of Trustee Company : PGIM India Trustees Private Limited**
- Address of the entities : 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra East, Mumbai – 400 051
Tel. +91-22-61593000 Fax +91-22-61593100**
- Website : www.pgimindiamf.com**

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 Centers or distributors or from the website www.pgimindiamf.com.**

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 KIM is dated March 12, 2024

Key Scheme Features

Scheme Name	PGIM INDIA RETIREMENT FUND																					
Scheme Category	Solution Oriented Scheme – Retirement Fund																					
Scheme Code	PGIM/O/S/RET/23/09/0027																					
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).																					
Investment Objective	<p>The investment objective of the scheme is to provide capital appreciation and income to investors in line with their retirement goals by investing in a mix of securities comprising of equity, equity related instruments, REITs and InvITs and fixed income securities.</p> <p>However, there is no assurance that the investment objective of the scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>																					
Compulsory lock in period	<p>PGIM India Retirement Fund is categorized as an open-ended retirement solution oriented fund. The Scheme shall have a compulsory lock-in period of 5 years or till retirement age of 60 years, whichever is earlier.</p> <p>The lock in period is also applicable when investor moves out of the PGIM India Retirement Fund to any other scheme within the fund house, before the mandatory lock in period of 5 years or retirement age, whichever is earlier.</p> <p>Transfer-out of the scheme shall be allowed subject to 5 years lock in period from the date of allotment of units or attainment of retirement age of 60 years, whichever is earlier), subject to exit load, if any.</p>																					
Asset Allocation Pattern of the scheme	<p>The asset allocation under the Scheme, under normal circumstances, will be as follows:</p> <table border="1" data-bbox="438 1216 1544 1579"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th>Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>High/Medium/Low</th> </tr> </thead> <tbody> <tr> <td>Equity & equity related instruments</td> <td>75%</td> <td>100%</td> <td>Medium to High</td> </tr> <tr> <td>Debt Securities and Money Market Instruments, including cash, Triparty Repo and equivalent and units of mutual funds</td> <td>0%</td> <td>25%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0%</td> <td>10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of debt and equity component of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. However, the exposure to short positions in the scheme using stock or index derivatives shall be only for hedging purposes.</p> <p>In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds dated May 19, 2023 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</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	High/Medium/Low	Equity & equity related instruments	75%	100%	Medium to High	Debt Securities and Money Market Instruments, including cash, Triparty Repo and equivalent and units of mutual funds	0%	25%	Low to Medium	Units issued by REITs and InvITs	0%	10%	Medium to High
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to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme.

Subject to the SEBI (Mutual Fund) regulations and in accordance with Securities Lending Scheme, 1997, paragraph 12.11 of SEBI Master Circular for Mutual Funds dated May 19, 2023 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No. MRD/DoP/SE/ Dep/Cir – 4/2007 dated December 20, 2007, as may be amended from time to time, the Scheme may engage in short selling of Securities. The scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending, and a single intermediary exposure shall not exceed 5% of the net assets of the Scheme.

If the Scheme decides to invest in securitised debt, such investments will not, exceed 20% of the net assets of the scheme. The scheme may invest in debt instruments having structured obligations / credit enhancements which shall not exceed 10% of the debt portfolio of the scheme and group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme. The Scheme may invest in Credit Default Swaps (CDS) in accordance with paragraph 12.28 of SEBI Master Circular for Mutual Funds dated May 19, 2023

The scheme may participate in corporate bond repo transactions and in accordance with extant SEBI/RBI guidelines and any subsequent amendments thereto specified by SEBI and/or RBI from time to time. 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 in accordance with paragraph 12.18.1.1 of the SEBI Master Circular for Mutual Funds dated May 19, 2023.

The Scheme may invest in another scheme of the Mutual Fund or any other mutual fund. The aggregate inter scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the net asset value of the Fund in accordance with Seventh Schedule of SEBI (Mutual Fund) Regulations, 1996.

The scheme does not intend to invest in foreign securities.

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.

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 prescribed under paragraph 12.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023, 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.

	<p>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.</p> <p>g. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.</p> <p>However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.</p> <p>In accordance with paragraph 2.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023, in case of deviation from the mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio would be rebalanced within 30 business days from the date of deviation. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times, the portfolio will adhere to the overall investment objective of the scheme.</p> <p>In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p> <ol style="list-style-type: none"> i. not be permitted to launch any new scheme till the time the portfolio is rebalanced. ii. not to levy exit load, if any, on the investors exiting such scheme(s)
<p>Investment Strategy</p>	<p>The total assets of the Scheme will be invested primarily in equity and equity related instruments. The portfolio will be diversified across sectors. The portfolio is expected to have minimum 25% allocation towards large cap, midcap and small cap segments of the market respectively under normal circumstances. Companies with long term growth potential and sustainable business models are preferred. The portfolio is built utilizing a combination of the top-down and bottom-up portfolio construction process, focusing on the fundamentals of each stock, including quality of management and prevailing valuations.</p> <p>The Scheme shall primarily use a bottom-up approach to identify companies with sound management and good growth prospects and a top-down approach for macro and thematic analysis. The fund manager(s) would select companies with stable or high growth with due consideration to valuation. The fund manager(s) would consider a range of quantitative and qualitative factors such as company’s business prospects, historical and present financial condition, capital allocation efficiency, operating cash flows, leverage position, valuation metrics, competitive edge, brand equity, strength of management and good corporate governance practices among others.</p> <p>The scheme may also invest in turn-around companies based on Fund manager’s view. All investments would be subject to regulatory limits for stock and sector weightages.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in the scheme will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> • Due to lock-in requirements under the Scheme, the ability of the unit holders to redeem units and realise returns is subject to the completion of the said lock in period. • The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment.

	<ul style="list-style-type: none"> The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>
Risk Mitigation Strategies	<ul style="list-style-type: none"> The Scheme’s portfolio comprises of equity and equity related securities, debt securities and money market instruments issued by corporates and/or State and Central Government. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. Risk control would include managing risk in order to keep it in line with the investment objective of the Scheme. The AMC has experienced investment professionals to help limit investment universe to carefully selected high quality businesses. The fund manager would also consider hedging the portfolios in case of predictable events with uncertain outcomes.
Plans and Options	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with paragraph 2.5 of SEBI Master Circular for Mutual Funds dated May 19, 2023.</p> <p>Each Plan has two Options, viz., Growth Option and Payout of Income Distribution cum Capital Withdrawal facility (IDCW-Payout).</p> <p>Growth Option: - IDCW will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option. Hence, the unit holders who opt for this Option will not receive any IDCW.</p> <p>Income Distribution cum Capital Withdrawal (IDCW) Option: - Under the IDCW Option, IDCW will be declared, subject to availability of distributable profits, as computed in accordance with SEBI (MF) Regulations. Under IDCW option, the following facility is available:-</p> <p>Payout of Income Distribution cum Capital Withdrawal Facility – Under this facility, IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date.</p> <p>If distributor code is mentioned in application form but ‘Direct plan’ is mentioned in the scheme name, the distributor code will be ignored and the application will be processed under direct plan" & in case neither distributor code nor "Direct" is indicated in the application form, the same will be treated as direct plan.</p> <p>The following shall be the treatment of applications under "Direct" / "Regular" Plans:</p>

Scenario	Distributor Code (ARN Code) mentioned by the Investor	Plan mentioned by the Investor	Default Plan
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

Please refer SAI for 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.

Default Option/Sub-option:

The investor must clearly specify his/her choice of Option/Sub-option in the application form, in the absence of which, the Default Option/Sub-option would be applicable and the application will be processed accordingly:

Default Option: Growth

(if the investor has not indicated choice between ‘Growth’ or ‘IDCW’ Options).

It must be distinctly understood that the actual declaration of IDCW and frequency thereof is at the sole discretion of Board of Directors of the Trustee Company. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that will the IDCW be paid regularly. 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.

Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. **Investors may please note that the Direct Plan under the Scheme is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the schemes of mutual funds may vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Scheme are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Scheme and has taken an informed investment decision. Please note that SID, SAI, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Scheme from the AMC.**

	All plans/options under the Scheme shall have common portfolio.
Applicable NAV (after the scheme opens for repurchase and sale)	<p>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <p>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;</p> <p>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;</p> <p>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> <p>For determining the availability of funds for utilisation, the funds for the entire amount of subscription/purchase (including switch-in) as per the application should be credited to the bank account of the scheme before the cut-off time and the funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <p>1) In respect of valid applications received upto 3 p.m. on a business day by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.</p> <p>2) In respect of valid applications received after 3 p.m. on a business day by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p>Switch Transactions</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the ‘Switch out’ scheme and the ‘Switch in’ scheme. Application for ‘Switch in’ shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>
Minimum Application Amount/ Number of Units	<p>Initial Purchase/Switch-in - Minimum of Rs. 5,000/- and in multiples of Re. 1/-thereafter.</p> <p>Additional Purchase - Minimum of Rs. 1,000/- and in multiples of Re. 1/-thereafter.</p> <p>Redemption Amount/Switch-out - Minimum of Rs. 1,000/- and in multiples of Re. 1/-thereafter or account balance, whichever is lower.</p> <p>For SIPs - Minimum no. of 5 installments and Minimum amount per installment - Rs. 1,000/- each and in multiples of Rs.1/- thereafter.</p>

Liquidity	<p>The Scheme will provide resale/ repurchase facility at NAV based price subject to exit loads, as applicable, on all business days on an ongoing basis, subject to completion of lock in period of 5 years.</p> <p>The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than 5 business days from the date of allotment. The AMC shall transfer/dispatch the redemption proceeds within 3 business days from date of receipt of redemption request from the Unit holder.</p> <p>In case of exceptional circumstances prescribed by AMFI vide its letter no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances.</p> <p>Currently the Units of the Scheme are not proposed to be listed on any stock exchange.</p>
Dispatch of Redemption Proceeds	<p>Within 3 Business Days of the receipt of the redemption request at the designated Investor Service Center of PGIM India Mutual Fund, (subject to completion of lock-in period).</p>
Benchmark Index	<p>S&P BSE 500 TRI</p>
Income Distribution cum Capital Withdrawal Policy or IDCW Policy	<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 dated May 19, 2023, the procedure for IDCW distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW. The Record Date will be 2 business days from the date of issue of notice. 4. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.
Name of the Fund Managers & Tenure in managing scheme	<p>Mr. Vinay Paharia will manage the Equity Portion and Mr. Puneet Pal will manage Debt and REITs & InVITs portion.</p> <p>Tenure in managing scheme: Not Applicable</p>
Name of the Trustee Company	<p>PGIM India Trustees Private Limited</p>

Performance of the scheme	The Scheme, being a new fund, does not have any performance track record.		
Portfolio of the Scheme	<p>1. Portfolio Holdings (Top 10 holdings) of the Scheme: This Scheme is a new scheme and hence the same is not applicable.</p> <p>2. Sector Allocation as per AMFI: This Scheme is a new scheme and hence the same is not applicable.</p> <p>3. Portfolio turnover ratio of the Scheme: This Scheme is a new scheme and hence the same is not applicable.</p>		
Expenses of the Scheme (i) Load Structure	During New Fund Offer Period and Ongoing Offer:- Entry load: Nil Exit Load: Nil		
(ii) Recurring Expenses	Assets under management Slab (In Rs. crore) on the first Rs.500 crores of the daily net assets on the next Rs.250 crores of the daily net assets on the next Rs.1,250 crores of the daily net assets on the next Rs.3,000 crores of the daily net assets on the next Rs.5,000 crores of the daily net assets On the next Rs.40,000 crores of the daily net assets On balance of the assets	Total expense ratio limits (p.a.) for equity oriented schemes 2.25% 2.00% 1.75% 1.60% 1.50% Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof 1.05%	Not Applicable being a new scheme
(iii) Additional Recurring expenses	In addition to the annual recurring expenses stated in (ii) above, the following costs or expenses may be charged to the Scheme:- <ol style="list-style-type: none"> i. Brokerage and transaction costs which are incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions, respectively. ii. Expenses not exceeding of 0.30 per cent of daily net assets if the new inflows from retail investor from beyond top 30 cities (as per SEBI Regulations /Circulars/ AMFI data) are at least (i) 30 per cent of gross new inflows in the scheme, or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher. iii. Additional expenses not exceeding 0.05 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses; (It may be noted that these expenses will not be charged in case the scheme does not charge an exit load) 		

	<p>iv. Goods and Services tax on investment and advisory fees.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>	
Waiver of Load for Direct Applications	Not Applicable	
Tax treatment for the Unitholders	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.	
Daily NAV Publication	<p>The AMC will calculate and disclose the first NAV not later than 5 business days from the date of allotment. Subsequently the AMC will calculate and update the NAV of the Scheme on all the Business Days.</p> <p>The AMC shall update the NAVs on the website of the AMC (www.pgimindiamf.com) and of the Association of Mutual Funds in India – AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Investor may write to AMC for availing facility of receiving the latest NAVs through SMS.</p>	
For Investor Grievances please contact	Name and Address of Registrar	Name, address, telephone number, fax number, e-mail id of PGIM India Mutual Fund
	KFin Technologies Limited Unit- PGIM India Mutual Fund 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600034.	Mr. Ratan Ghosh, Investor Relations Officer PGIM India Asset Management Private Limited 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 Email Id: care@pgimindia.co.in
Unitholders' Information	<p>Accounts Statements:</p> <ul style="list-style-type: none"> An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within five business days from the date of closure of the initial subscription list. Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. 	

- The asset management company shall issue units in dematerialized form to a unitholder within two working days of the receipt of request from the unitholder.
- The following shall be applicable with respect to CAS, for unit holders having a Demat Account:-
 - Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository;
 - CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
 - If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS on or before fifteenth day of the succeeding month. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis on or before twenty first day of the succeeding month.
 - Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such Investors will receive CAS from AMC / the Fund.
- Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before fifteenth day of the succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.
- As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before twenty first day of the succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical.
- In case of a specific request received from the Unitholders, the AMC will provide the account statement to the Unitholder within 5 Business Days from the receipt of such request.

Pursuant to paragraph 14.3.3.4 of SEBI Master Circular for Mutual Fund dated May 19, 2023–

- a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
- b. Further, CAS issued for the half-year (ended September/ March) shall also provide:
 - i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term commission refers

	<p>to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.</p> <p>ii. The scheme’s average Total Expense Ratio (in percentage terms) for the half-year period for each schemes applicable plan (regular or direct or both) where the concerned investor has actually invested in.</p> <p>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 (www.pgimindiamf.com) and Association of Mutual Funds in India (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 (www.pgimindiamf.com) and on the website of AMFI (www.amfiindia.com).</p> <p>Monthly / Half -yearly Portfolio:</p> <p>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 www.pgimindiamf.com and on the website of AMFI 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 www.pgimindiamf.com and on the website of AMFI (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>
<p>Transaction Charges</p>	<p>In accordance with paragraph 10.5 of SEBI Master Circular for Mutual Fund dated May 19, 2023, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors.</p> <p>Investors are requested to note that w.e.f. January 1, 2023, PGIM India has stopped deducting transaction charges for investments in Regular Plans, and consequently no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.</p>

Date:

N.B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM.

COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM)

This is a new Scheme under the Solution Oriented category and there are no other existing schemes for differentiating the Scheme proposed to be launched. Hence, the same is not applicable.

APPLICATION FORM

PGIM INDIA RETIREMENT FUND

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))
Offer for Units of Rs. 10/- Per Unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening



PGIM
India Mutual Fund

NFO Dates: March 26, 2024 to April 09, 2024

Application No. _____

(To be Used / Distributed along with Scheme Information Document)

Investors must read the Key Information Memorandum, Instructions and Product Labeling before completing this Form. Please read the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related instruments <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer</p> <p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark Riskometer</p> <p>S&P BSE 500 Index (TRI) Benchmark riskometer is at very high risk</p>
	<p>The Product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made.</p>	

1. DISTRIBUTOR INFORMATION					
ARN code	RIA code	ARN / RIA Name	Sub broker ARN code	Sub broker code **	EUIN*
ARN -	RIA -		ARN -		
<p>*Employee Unique Identification Number **As allotted by ARN holder. Upright commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Declaration for "execution-only" transaction (only where EUIN box is left blank). I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. By mentioning RIA code, I/We authorize you to share my/our transactions data feed/portfolio holdings/ NAV details under Direct Plan of scheme(s) managed by you with the Investment Adviser.</p>					
Signature of 1st Applicant / Guardian		Signature of 2nd Applicant		Signature of 3rd Applicant	

<p>2. EXISTING FOLIO NUMBER</p> <p>Folio No. _____ The details in our records under the folio number mentioned alongside will apply for this application.</p>	<p>GO GREEN INITIATIVE</p> <p><input type="checkbox"/> Opt-in – Physical <input type="checkbox"/> Opt-out – Email Refer instruction no. 12</p>
<p>3. MODE OF HOLDING (Please ✓) <input type="checkbox"/> Single OR <input type="checkbox"/> Anyone or Survivor OR <input type="checkbox"/> Joint (Default option)</p>	

4. DEMAT ACCOUNT DETAILS				Kindly fill the below details for allotment of units in demat mode			
National Securities Depository Limited				Central Depository Services (India) Limited			
Depository Participant Name				Depository Participant Name			
DP ID	IN	Beneficiary A/c No.		Beneficiary A/c No.			

5. SOLE / FIRST APPLICANT'S DETAILS			# Mandatory field		
Name# (As per PAN Card)			Gender (Please ✓)	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Father's Name					
Mother's Name					
Date of Birth/Incorporation#	DDMMYYYY	Proof of DOB of Minor enclosed (Please ✓)	<input type="checkbox"/> Passport	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> Other _____ please specify
PAN# (PAN copy mandatory)		CKYC / KIN			
Legal Entity Identification*		*Applicable for Non-Individuals only			
Guardian Name (As per PAN Card) (in case of Minor) / POA (Contact Person For Non Individuals / POA Holder Name)			Refer instruction no. 5		
Father's Name					
Mother's Name					
Date of Birth#	DDMMYYYY	PAN# (PAN copy mandatory)			
CKYC / KIN		<input type="checkbox"/> Natural Guardian	<input type="checkbox"/> Legal Guardian [§]	§ Enclose supporting documents	



ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Application No. _____

Name _____ PAN _____

An Application for scheme **PGIM INDIA RETIREMENT FUND**

Along with Cheque / DD No. / UTR No. _____ Dated DDMMYYYY _____

Drawn on (Bank) _____ Amount t _____

Signature, Stamp & Date _____

Mailing Address (as per KYC records) _____
 _____ City _____
 Pincode _____ State _____ Country _____

I/we confirm, below contact details are of (Please select (✓) any) Primary holder ^Family _____ Specify relationship _____
 Mobile No. _____ Email ID _____
 ^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) _____ Fax No. _____ Phone (Res) _____

Overseas Address (Mandatory in case of NRI/ FII applicant, in addition to mailing address)

 _____ City _____
 Pincode _____ State _____ Country _____

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)
 Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP Minor through guardian Company
 FIs PIO Body Corporate Society/Club Sole Proprietorship Non Profit Organisation Financial Institution NBFC Others _____ please specify _____

Non-Profit Organization (NPO):
 We are falling under "Non-Profit Organization" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013) Yes No

If yes, please quote Registration No. of Darpan portal of Niti Aayog _____ Enclosed relevant documentary proof evidencing the above definition.
 If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

Occupation:
 Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others _____ please specify _____

Gross Annual Income:
 Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
 OR Net worth (Mandatory for Non-Individuals) r _____ as on | D | D | M | M | Y | Y | Y | Y | (Not older than 1 year)

For Individuals [Please ✓]: I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable
For Non-Individuals [Please ✓] **(Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form**
 (i) Foreign Exchange / Money Changer Services Yes No (ii) Gaming / Gambling / Lottery / Casino Services Yes No (iii) Money Lending / Pawning Yes No
 ^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

FATCA DETAILS

^ Refer Instruction no. 8 (FATCA & CRS Instructions)

FATCA Declaration No. _____ Are you a Tax Resident of any Country other than India? Yes No

FATCA & CRS Details: For Individuals (Mandatory). Non Individual - investors should mandatory fill separate FATCA/CRS Detail Form

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
 If Yes, please provide the following information [mandatory]. Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:
 *Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.
 Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

If TIN is not available, Please ✓ the reason A, B or C (as defined below): Reason A B C

SECOND APPLICANT'S DETAILS

Mr Ms Mrs M/S (Please ✓)

Mandatory field

Name# (As per PAN Card) _____

Father's Name _____
 Mother's Name _____

Date of Birth# | D | D | M | M | Y | Y | Y | Y | PAN# (PAN copy mandatory) _____ Gender (Please ✓) Male Female
 CKYC / KIN _____

I/we confirm, below contact details are of (Please select (✓) any) Primary holder ^Family _____ Specify relationship _____
 Mobile No. _____ Email ID _____
 ^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.
 Phone (Off) _____ Phone (Res) _____

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

Resident Individual
 NRI-Repatriation
 NRI-Non Repatriation
 Partnership
 Trust
 HUF
 AOP
 Minor through guardian
 Company
 Fils
 PIO
 Body Corporate
 Society/Club
 Sole Proprietorship
 Non Profit Organisation
 Financial Institution
 NBFC
 Others please specify

Occupation:

Private Sector Service
 Public Sector Service
 Government Service
 Business
 Professional
 Agriculturist
 Retired
 Housewife
 Student
 Forex Dealer
 Others please specify

Gross Annual Income:

Below 1 Lac
 1-5 Lacs
 5-10 Lacs
 10-25 Lacs
 >25 Lacs-1 crore
 >1 crore
 OR Net worth (Mandatory for Non-Individuals) r _____ as on [D | D | M | M | Y | Y | Y | Y] (Not older than 1 year)

For Individuals [Please ✓]: I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable

^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

FATCA DETAILS

^ Refer Instruction no. 8 (FATCA & CRS Instructions)

FATCA Declaration No. _____ Are you a Tax Resident of any Country other than India? Yes No

FATCA & CRS Details: For Individuals (Mandatory). Non Individual - investors should mandatory fill separate FATCA/CRS Detail Form

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
 If Yes, please provide the following information [mandatory]. Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

*Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

Country of tax resident	1. _____	2. _____	3. _____
Tax Payer Ref ID No.	1. _____	2. _____	3. _____
Identification Type	1. _____	2. _____	3. _____

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

If TIN is not available, Please ✓ the reason A, B or C (as defined below): Reason A B C

THIRD APPLICANT'S DETAILS

Mr Ms Mrs M/S (Please ✓)

Mandatory field

Name# (As per PAN Card) [Grid]

Father's Name [Grid]

Mother's Name [Grid]

Date of Birth# [D | D | M | M | Y | Y | Y | Y] PAN# (PAN copy mandatory) [Grid] Gender (Please ✓) Male Female

CKYC / KIN [Grid]

* I/ we confirm, below contact details are of (Please select (✓) any) Primary holder ^Family Specify relationship

Mobile No. [Grid] Email ID [Grid]

^ "Family" for this purpose shall mean self, spouse, dependent children and dependent parents.

Phone (Off) [Grid] Phone (Res) [Grid]



ONE TIME MANDATE FORM FOR NACH / ECS / AUTO DEBIT / LUMPSUM / SIP

(*Mandatory field)

UMRN [Grid] For office use [Grid] Date* [D | D | M | M | Y | Y | Y | Y]

Sponsor Bank Code [CITI000PIGW] Utility Code [CITI 00002000000037]

CREATE I/We hereby authorize [PGIM INDIA MUTUAL FUND] to debit (Please ✓) [SB / CA / CC / SB-NRE / SB-NRO / Other]

MODIFY Bank a/c number* [Grid]

CANCEL

With Bank* [Grid] Name of customers bank [Grid] IFSC* [Grid] MICR* [Grid]

an amount of Rupees* [Grid] Amount in words [Grid] In Figures [Grid]

FREQUENCY* Mthly Qly H-Yrly As & When presented DEBIT TYPE* Fixed Amount Maximum Amount

Reference - 1 [Grid] Application no. / Folio number [Grid] Phone No [Grid]

Reference - 2 [Grid] Email ID [Grid]

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

Maximum period of validity of this mandate is 40 years only

PERIOD* From [D | D | M | M | Y | Y | Y | Y] To [D | D | M | M | Y | Y | Y | Y]

Signature of first account holder
 Signature of second account holder
 Signature of third account holder
 Name of first account holder*
 Name of second account holder*
 Name of third account holder*

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank were I have authorized the debi
- Maximum period of validity of this mandate is 40 years only**

ADDITIONAL KYC DETAILS

Tax Status: (Please ✓)

 Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP Minor through guardian Company
 Fils PIO Body Corporate Society/Club Sole Proprietorship Non Profit Organisation Financial Institution NBFC Others please specify

Occupation:

 Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired
 Housewife Student Forex Dealer Others please specify

Gross Annual Income:

 Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore

OR Net worth (Mandatory for Non-Individuals) r _____ as on | D | D | M | M | Y | Y | Y | Y | (Not older than 1 year)

For Individuals [Please ✓]: I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable

^ PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

FATCA DETAILS

^ Refer Instruction no. 8 (FATCA & CRS Instructions)

FATCA Declaration No. _____ Are you a Tax Resident of any Country other than India? Yes No

FATCA & CRS Details: For Individuals (Mandatory). Non Individual - investors should mandatory fill separate FATCA/CRS Detail Form

The below information is required for all applicant(s)/ guardian. Is the applicant(s)/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? Yes No
If Yes, please provide the following information [mandatory]. Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below:

*Please indicate all countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and Identification type e.g. TIN etc.

Country of tax resident	1.	2.	3.
Tax Payer Ref ID No.	1.	2.	3.
Identification Type	1.	2.	3.

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

Country of Birth: _____ City of Birth: _____ Country of Nationality: _____

If TIN is not available, Please ✓ the reason A, B or C (as defined below): Reason A B C**6. BANK ACCOUNT DETAILS FOR PAYOUT (Mandatory to attach proof, incase the payout Bank account is different from the source Bank account.)**

Bank Name _____ Branch _____
 Bank A/c No. _____ Account Type (Please ✓) Savings Current NRE NRO Others (please specify)
 Bank Address _____
 _____ City _____
 Pincode _____ State _____ Country _____
 IFSC (11 digits)* _____ MICR (9 digits) _____ *This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

7. INVESTMENT DETAILS

Refer instruction no 7 (Investment details)

Mode of Investment Lumpsum Lumpsum with SIP Standalone SIP SIP (First installment through cheque) Micro Investment

The cheque should be drawn in favor of "PGIM INDIA RETIREMENT FUND"

Scheme / Plan	Growth	IDCW Payout	Amount
PGIM INDIA RETIREMENT FUND <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	_____

(For Plans & Sub-options please see key scheme features).

INSTRUCTIONS FOR ONE TIME MANDATE FORM

One Time Mandate (OTM) is an authorization to the bank issued by an investor to debit their bank account up to a maximum limit as provided by the investor in the OTM mandate. This would facilitate debits for all purchases initiated by the investor up to maximum limit from the bank account provided in the section.

- To avail this facility the investors of the fund shall be required to submit one time mandate, completely filled in with all the details in the designated mandate form. Please attach a cancelled cheque copy.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of PGIM India Mutual Fund.

- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by PGIM India Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
- Amount payable for service or maximum amount per transaction that could be processed in words.
The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented"
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- PGIM India MF may amend the above terms and conditions, at any time without prior notice to investors and such amended terms and conditions will there upon apply to and will binding on the investors.
- For period selection investor has option to mention end date.
- The validity of the mandates can be only for a maximum duration of 40 years or below from the Start Date.

8. PAYMENT DETAILS

Payment Type [Please ✓] Third Party Payment (Please attach 'Third Party Payment Declaration Form') (Please refer instruction 7)

Investment Amount DD Charges (if applicable) Total Amount

Mode of Payment Cheque Demand Draft Electronic Fund Transfer Existing OTM

Cheque/DD Number Date Drawn on Bank / Branch

UMRN No. (If existing OTM) UTR dated

9. SIP INVESTMENT

(Refer instruction 7)

Scheme / Plan	Growth	IDCW Payout	Amount
PGIM INDIA RETIREMENT FUND <input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Monthly SIP Amount (figure) (words)

SIP Frequency (Please ✓ any one) Monthly Quarterly SIP Date: (Any date of the month & quarter) No. of Instalment

Start Date End Date* Maximum duration of 40 years.

OTM Debit Mandate is already registered in the folio. Please fill, Unique Mandate (UMRN)*

SIP THROUGH AUTO DEBIT (OTM) (Please also fill and attach the SIP OTM Form available on page no. 3)

SIP THROUGH POST-DATED CHEQUE Second & subsequent Instalment cheque Details Cheque Nos. From To

If Start Date is not mentioned, next applicable SIP cycle date would be applied for processing. Cheque Dates From To

Note: *Existing Mandate should be valid for the enrolled period.

10. SIP TOP-UP

SIP Top Up (Optional) - Available only for investments effected through OTM.

Top Up Amount Top Up Frequency (✓) Half Yearly* Yearly

Top Up to continue till# maximum duration of 40 years (Please ✓ any 1) OR Top Up to continue till SIP amount reaches*

^ SIP Top Up will cease once the mentioned amount is reached. # It is the date from which SIP Top Up amount will cease * Default option if not selected.

11. NOMINATION DETAILS (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form)

Nominee Name Date of Birth

Address

Relationship with applicant Nominee (%)

Name of Guardian (in case nominee is a minor)

Declare that I / We do not wish to appoint a nominee for our investments in the above folio. I / We understand that in the event of death of all unitholder(s) in the folio, the legal heirs for the unit holders would need to submit all requisite documents for transmitting the units in favour of the legal heir based on applicable legal / regulatory requirements at the stage of initiation of the transmission request.

If you wish to appoint multiple nominees, please use the multiple nomination form available on page number 10 or visit our website to update nomination.

12. DECLARATION AND SIGNATURES

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of PGIM India Mutual Fund and the Scheme Information Document(s)/ Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of PGIM India Mutual Fund for allotment of units of the respective Scheme(s) of PGIM India Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/PGIM India Mutual Fund, I/We hereby authorise the AMC/PGIM India Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that PGIM India Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify PGIM India Asset Management Private Limited immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. **Applicable to NRIs:** I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account(s). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

SIGNATURE(S)

1 st Applicant Signature / Guardian Signature / POA Signature	2 nd Applicant Signature / POA Signature	3 rd Applicant Signature / POA Signature

Date

Place

GENERAL GUIDELINES FOR NFO APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- d. All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name A/c First Investor Name" or "Scheme Name A/c Permanent Account No.". If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- g. Investors must write the application form number / folio number on the reverse of the cheque / demand draft.
- h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
- i. In case of new individual investors who are not CKYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
- j. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- k. Please strike off sections that are not applicable.

INSTRUCTIONS FOR NFO APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- a. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based onto the investors' assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- e. Distributors are advised to ensure that they fill in the RIA code, in case they are a Registered Investment Advisor.
- f. Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Installments under SIP/ STP / SWP / IDCW Reinvestments, Redemption, SWP Registration.
- g. Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.

2. TRANSACTION CHARGES

- In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011 read with circular no. CIR/ IMD/ DF/ 21/ 2012 dated September 13, 2012, the AMC/ Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

3. EXISTING INVESTORS OF PGIM INDIA MUTUAL FUND (PGIMMF)

If you are an existing investor please fill your existing folio number, so the unit will be allotted in the same folio. If left blank, then new folio number will be generated.

4. MODE OF HOLDING

Please select mode of holding, if option left blank then default option of jointly will be considered.

5. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- a. Applicant can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- c. Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

6. APPLICANT'S INFORMATION

- a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.
- b. As per recent guidelines, Primary holders are required to provide their Email Address and Mobile number for ease of communications and to prevent fraudulent transactions.
- c. If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
- d. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are :
NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
- e. Where the investment is on behalf of a Minor by the Guardian:
 - The Minor shall be the first and sole holder in the account.
 - No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
 - Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
 - A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate / mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
 - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
 - If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

- f. PGIM India Mutual Fund has decided to restrict subscriptions from United States persons (U.S. person) as defined under the extant laws of the United States of America and Residents of Canada in the schemes of PGIM India Mutual Fund. Any individual who is a foreign national or any entity that is not an Indian Resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FPI. Non-Resident Indians residing in the Financial Action Task Force (FATF) Non Compliant Countries and Territories (NCCTs) & Overseas Corporate Bodies.

7. KYC Requirements And Details:

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

- PAN
It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.
- KNOW YOUR CUSTOMER (KYC)
Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website www.pgimindiamf.com.
- OPERATIONALISATION OF CENTRAL KYC RECORDS REGISTRY (CKYCR)
Central Registry of Securitisation and Asset Reconstruction and Security interest of India (CERSAI) has been authorised by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules'). SEBI vide its circular ref. no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular ref. no. CIR/ MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by CERSAI. In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:
 - a) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
 - b) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form.
 - c) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.
 - d) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
 - e) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
 - f) If the PAN of investor is not updated on CKYCR system, the investor should submit self-certified copy of PAN card to the Mutual Fund/ AMC.
The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of PGIM India Mutual Fund and on website www.pgimindiamf.com.
The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

8. Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e. April to March does not exceed Rs. 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

9. Contact Information

- a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- b. Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/ documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- c. Overseas address is mandatory for NRI/FII investors.

10. Instructions for LEI

As per the RBI circular no RBI/2020-21/82, obtaining the Legal Entity Identifier is mandatory for all non-individuals and it should be quoted in any financial transactions of Rs.50 Crores and above routed through RTGS/NEFT w.e.f 1st April 2021. It is applicable for all purchases (Inward remittance), redemption / dividend / brokerage payouts (outward remittance).

11. BANK DETAILS

- a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/IDCW amount.
- b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.

- c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- d. PGIM India Mutual Fund will endeavour to remit the Redemption and IDCW proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

7. INVESTMENT/PAYMENT DETAILS

Introduction of Direct Plan:-

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
 - Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
 - All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
 - Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name - Direct Plan" form for e.g. "PGIM India Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form.
- However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
 - Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of Payout of Income Distribution cum Capital Withdrawal option or Reinvestment of Income Distribution cum Capital Withdrawal option. If any of the information is left blank, the default option will be applicable.
 - Investment cheque is not mandatory if investor wish to start a SIP.
 - Please note investor needs to fill the Common Application Form and SIP Investment Form.
 - Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "PGIM INDIA Retirement Fund" and crossed "Account Payee only".
 - Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP or Micro investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility.
 - Third Party payment will not be accepted. In case of exceptions (as per AMFI Circular) to third party payment, please fill the 'Third Party Declaration Form'.
 - Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related persons' means such persons as may be specified by the AMC from time to time.

- The investors making an application under the exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected/not processed.
- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
 - Submit a separate, prescribed, 'Third Party Payment Declaration Form' and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.pgimindiamf.com)
 - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.
 - PGIM India Retirement Fund is categorized as an open ended retirement solution oriented fund. The Scheme shall have a compulsory lock-in period of 5 years or till retirement age of 60 years, whichever is earlier.
 - The lock in period is also applicable when investor moves out of the PGIM India Retirement Fund to any other scheme within the fund house, before the mandatory lock in period of 5 years or retirement age, whichever is earlier.
 - Redemption / switch-out shall be subject to completion of compulsory lock in period

For identifying Third Party Payments, investors are required to comply with the requirements specified below:

- a. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/IDCW proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- (ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

- If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the

purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

Renaming of Dividend options:

Investors are requested to note that pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, the 'Dividend options' under all the existing schemes of PGIM India Mutual Fund (the Mutual Fund) shall be renamed as follows with effect from April 1, 2021.

Option/facility	Name
Dividend Payout	Payout of Income Distribution cum Capital Withdrawal option (IDCW)
Dividend Re-investment	Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW)

Investors are requested to note that the above changes are changes in the disclosure requirements. There is no change in the current manner of calculation and distribution of dividend. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors.

I. LUMPSUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of PGIMMF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

II. INVESTMENT UNDER SIP

a. The following criteria should be met for an SIP investment as specified in the SID and any addenda issued there to :

- Minimum amount per instalment
- Minimum number of instalments
- Aggregate investment via SIP

The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor : Any date available of the month & quarter. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

b. SIP Mode – Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques

c. For SIP application, the first investment cheque is optional. However, an original cancelled cheque is mandatory to verify the SIP bank details.

d. The first instalment (in case investor wishes to make the first investment with the SIP application form) you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques.

If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent Instalment cheque details in the space provided for the purpose.

e. The first instalment cheque should be dated with the date of submission of the Application Form.

Please note the following:

- For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the PDC's for your future SIP Instalments.
- The Second SIP Instalment has to be at least 20 days in case direct debit and 30 days in case of ECS after the date of the first SIP Instalment.
- The first Instalment cheque and the subsequent Instalments (either through PDCs or Auto Debit) should be for the same amount.

f. Please note that the Cheque should be made favoring the scheme name. (For e.g. "PGIM INDIA Retirement Fund").

g. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.

h. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.

i. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

The Mutual Fund currently has 1 (one) Segregated Portfolio which was created under PGIM India Credit Risk Fund. The Main portfolio of PGIM India Credit Risk Fund was merged with PGIM India Low Duration Fund w.e.f. January 22, 2022. No redemption and subscription is allowed in Segregated Portfolio. The units of Segregated Portfolio are listed on NSE (Stock Exchange). Please refer SID of PGIM India Low Duration Fund on our website for more information.

NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FILs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FILs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application

form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NRNR) accounts payable at the city where the application form is accepted.

8. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)

FATCA & CRS TERMS & CONDITIONS: Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with PGIM India Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS:

*In case Tax Identification Number is not available, kindly provide its functional equivalent.

Reason A: The country where the Account holder is liable to pay tax does not issue Tax Identification Number to its residents.

Reason B: No TIN required. (Section this reason Noly if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C: Other, please state the reason therefore

For Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website www.pgimindiamf.com

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 interalia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements interalia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

- With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.
- For all new accounts opened by investors, from September 1, 2015 till October 31, 2015, MFs need to obtain relevant FATCA declarations. These details / certification need to be obtained by December 31, 2015, particularly in cases where, after Indicia search, a positive match is found with any US indicia.

If self-certification is not provided by an investor or the reasonableness of self-certification cannot be confirmed, the account is treated as reportable.

- For accounts opened between July 1, 2014 and August 31, 2015, the Government of India vide its press release dated April 11, 2017 has required that all efforts should be made by the AMC to obtain the self-certification from the investor. Further, in case self-certifications are not provided by unitholders till April 30, 2017, the folios would be blocked, which would mean that the AMC would prohibit the unitholder from effecting any transaction with respect to such folios. For pre-existing accounts (as on December 31, 2015 in case of CRS and June 30, 2014 in case of FATCA), specific investors above specified threshold limits would be required to provide self-certification forms. Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

Please consult your professional tax advisor for further guidance on your tax residency, if required.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailling address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence
Telephone number in a country other than India	If no Indian telephone number is provided 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
	If Indian telephone number is provided along with a foreign country telephone number 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India: OR 2. Documentary evidence
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence

9. NOMINATION DETAILS

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
 - Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
 - A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
 - The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
 - A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
 - Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
 - The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
 - In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
 - It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.
 - Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
 - Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
 - Every new nomination for a folio will overwrite the existing nomination
 - Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
 - Nomination shall be mandatory for all new singly held folios of individual investors.
 - In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals infavour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- In case you do not wish to nominate, kindly indicate by ticking in the space provided.

10. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POADonor) and the POAholder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

11. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, PGIM India Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website www.pgimindiamf.com in a downloadable format. Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

12. IMPLEMENTATION OF AMENDMENTS IN INDIAN STAMP ACT, 1899

Investors / Unit Holders of all the Scheme(s) of the Mutual Fund pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 and Notification dated March 30, 2020 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-ins, SIP/STP installments (including IDCW reinvestment) to the unitholders would be reduced to that extent.

13. TDS ON DIVIDEND (IDCW)

For the Tax and TDS implementation refer the scheme SID.

Nomination Form

For Registration / Modification / Cancellation of Nominees / Opt out of Nomination
(for Individual Unit Holders only)



Folio No.

Date

Name of 1st Holder : _____

Name of 2nd Holder : _____

Name of 3rd Holder : _____

I / We wish to :

- Register¹ a Nominee for our investments Modify¹ nomination registered in the folio Cancel nomination registered in the folio
 Declare that I / We do not wish to appoint a nominee for our investments in the above folio. I / We understand that in the event of death of all unitholder(s) in the folio, the legal heirs for the unit holders would need to submit all requisite documents for transmitting the units in favour of the legal heir based on applicable legal / regulatory requirements at the stage of initiation of the transmission request.

NEW NOMINATION TO BE PROVIDED FOR REGISTRATION / MODIFICATION

Name of 1st Nominee : _____

PAN**

Date of Birth*

Relationship with 1st holder : Father Mother Spouse Son Daughter Others _____ (Please specify)

Proof of relationship : Birth Certificate Marriage Certificate Passport Others _____ (Please specify)

Address of Nominee (Please) Same Address as is updated in the folio Different Address. Please provide details below:

Address: _____

City : _____ State : _____ PIN

% of Allocation² : 100% 75% 50% 33⅓% 25% Others _____ (Please specify)

Guardian Information (To be **mandatorily** provided if Nominee is below 18 years of age)

Name of Guardian : _____ PAN of Guardian*

Guardian's Relationship with Nominee* : Mother Father Legal Guardian

Name of 2nd Nominee : _____

PAN**

Date of Birth*

Relationship with 1st holder : Father Mother Spouse Son Daughter Others _____ (Please specify)

Proof of relationship : Birth Certificate Marriage Certificate Passport Others _____ (Please specify)

Address of Nominee (Please) Same Address as is updated in the folio Different Address. Please provide details below:

Address: _____

City : _____ State : _____ PIN

% of Allocation² : 100% 75% 50% 33⅓% 25% Others _____ (Please specify)

Guardian Information (To be **mandatorily** provided if Nominee is below 18 years of age)

Name of Guardian : _____ PAN of Guardian*

Guardian's Relationship with Nominee* : Mother Father Legal Guardian

Name of 3rd Nominee : _____

PAN**

Date of Birth*

Relationship with 1st holder : Father Mother Spouse Son Daughter Others _____ (Please specify)

Proof of relationship : Birth Certificate Marriage Certificate Passport Others _____ (Please specify)

Address of Nominee (Please) Same Address as is updated in the folio Different Address. Please provide details below:

Address: _____

City : _____ State : _____ PIN

% of Allocation² : 100% 75% 50% 33⅓% 25% Others _____ (Please specify)

Guardian Information (To be **mandatorily** provided if Nominee is below 18 years of age)

Name of Guardian : _____ PAN of Guardian*

Guardian's Relationship with Nominee* : Mother Father Legal Guardian

* Mandatory if nominee is below 18 years of age (minor). Please also attach a copy of the birth certificate / alternate proof of date of birth of the nominee.

** PAN of nominee must be mandatorily furnished if nominee is above 18 years of age.

¹ Nomination details provided would over-ride any previous nomination registered in the folio.

² Please ensure that sum of allocation% across all nominees in the folio adds up to exactly 100%.

Signature of 1st holder

Signature of 2nd holder

Signature of 3rd holder

(To be signed by all unit holders in the folio)

Instructions

1. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
2. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
3. Nomination is not allowed in a folio of a Minor unitholder.
4. If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
5. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
6. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
7. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
8. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
9. **Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
10. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
12. Nomination shall stand rescinded upon the transfer of units.
13. **Death of Nominee/s:** In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
14. **Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).**
15. **Cancellation of Nomination:** Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
16. Unit holders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
17. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
18. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

PGIM India Retirement Fund

(An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

Offer for Units of Rs. 10/- Per Unit for cash during the New Fund Offer Period and at NAV based prices upon re-opening.

NFO Dates: March 26, 2024 to April 09, 2024

Application No. _____

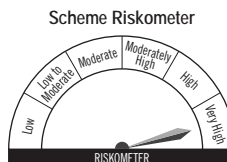
Please refer the ASBA Instructions while filling up this form. Tick (✓) whichever is applicable

All sections to be completed legibly in English in Black/Blue coloured ink and in BLOCK letters.

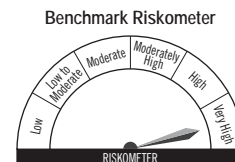
This product is suitable for investors who are seeking*

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments
- 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



S&P BSE 500 TRI
Benchmark riskometer is at very high risk

The Product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made.

1. DISTRIBUTOR INFORMATION

FOR OFFICE USE ONLY

Distributor code	RIA code	Sub broker code	Employee Code (E-UIN)	SCSB	SCSB IFSC	Syndicate Member Code
	RIA -			Name and Code	11 Digit Code	Name and Code

- Please ✓ if the EUIN space is left blank: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distribution or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including services rendered by the distributor.

2. TRANSACTION CHARGES (Please ✓ any one of the below)

- I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS OR I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

3. APPLICANT INFORMATION (Name should be as available in Demat Account in case of Demat Account holders)

Name of Sole / 1st Applicant	Mr. / Ms. / M/s.	
Name of 2nd Applicant	Mr. / Ms. / M/s.	
Name of 3rd Applicant	Mr. / Ms. / M/s.	
Name of Guardian / Contact Person	Mr. / Ms. / M/s.	

Category (Please ✓) Retail Individual Investor(s) Non-Institutional Investor(s)

PAN No. Sole / 1st Applicant 2nd Applicant 3rd Applicant

Mode of Operation in Demat Account (Where there is more than one applicants): Single OR Anyone or Survivor OR Joint

4. DEPOSITORY ACCOUNT DETAILS

Depository Name (Please ✓) National Securities Depository Ltd. Central Depository Services (India) Limited

Depository Participant Name	DP-ID
Beneficiary Account Number	

5. INVESTMENT DETAILS (Please ✓ where applicable)

Scheme: PGIM India Retirement Fund Plan: Direct Regular Option: Growth* IDCW (*Default)

Sub-Option: IDCW Payout Mode of Investment: Lump Sum Only Micro Investment SIP Only Lumpsum with SIP

6. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number	Bank Name
Branch Name where account is held	
Total Amount to be blocked* (` in figures)	` (in words)

* Minimum Amount is ` 5000/- in multiples of ` 1/- thereafter.

Attn: NRI Investors: Payment should be made through their NRE/FCNR accounts.



ACKNOWLEDGMENT SLIP
(To be filled in by the investor)

Application No. _____

Date

Scheme Name: PGIM India Retirement Fund

Plan Direct Regular

Option Growth* IDCW (*Default)

Sub-Option IDCW Payout

Mr. / Ms. / Mrs. / M/s. _____

Address: _____

SCSB Account Details:

A/c No.: _____ Bank Name: _____ Branch Name: _____

Total Amount to be Blocked:

` (in figures) _____ ` (in words) _____

Acknowledgement Stamp & Date

7. UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/we am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme. to the extent mentioned above in the "SCSB/ ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/PGIM India Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of PGIM India Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the PGIM India Mutual Fund or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Signature of the Applicant(s)

Date

D	D	M	M	Y	Y	Y	Y
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Sole / 1st Applicant	2nd Applicant	3rd Applicant
Signature of Bank Account Holder(s) (to be signed as per holding pattern in the bank account)		
xx Sole / 1st Account Holder as in Bank Records	xx 2nd Account Holder as in Bank Records	xx 3rd Account Holder as in Bank Records

IMPORTANT INFORMATION & INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

Background: In its continuing endeavour to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process :

- Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R & TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on nonrepatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
- ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case

may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

- Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

Other Information for ASBA Investors:

- SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
- SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
- SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

- Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
- Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
- ASBA Application Form without the stamp of the SCSB.
- Application by any person outside India if not in compliance with applicable foreign and Indian laws.
- Bank account details not given/incorrect details given.
- Duly certified Power of Attorney, if applicable, not submitted alongwith the ASBA application form.
- No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
- Insufficient funds in the investor's account.
- Application accepted by SCSB and not uploaded on/with the Exchange / Registrar.

Details of Additional FATCA & CRS Information

(Only for Non Individuals)



Name of the entity : _____

Type of address given at KRA Residential or Business Residential Business Registered Office
 Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes

PAN

Date of incorporation

City of incorporation _____ Country of incorporation _____

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India Yes No
 (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

* In case Tax Identification Number is not available, kindly provide its functional equivalent\$.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution ⁵ <input type="checkbox"/> OR Direct reporting NFE ⁶ <input type="checkbox"/> (please tick as appropriate)	GIIN <input type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity _____
GIIN not available (please tick as applicable) If the entity is a financial institution,	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ⁷ <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2	Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3	Is the Entity an active ³ NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part C)
4	Is the Entity a passive ⁴ NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business _____

¹Refer 2a of Part C | ²Refer 2b of Part C | ³Refer 2c of Part C | ⁴Refer 3(ii) of Part C | ⁵Refer 1 of Part C | ⁶Refer 3(vii) of Part C | ⁷Refer 1A of Part C

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with PGIM India Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name : _____ Designation : _____

Signature	Signature	Signature
-----------	-----------	-----------

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place _____

PART C FATCA Instructions & Definitions

1. Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;
- or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement - trust-settlor
05	CP of legal arrangement - trust-trustee
06	CP of legal arrangement - trust-protector
07	CP of legal arrangement - trust-beneficiary
08	CP of legal arrangement - trust-other
09	CP of legal arrangement - Other-settlor equivalent
10	CP of legal arrangement - Other-trustee equivalent
11	CP of legal arrangement - Other-protector equivalent
12	CP of legal arrangement - Other-beneficiary equivalent
13	CP of legal arrangement - Other-other equivalent
14	Unknown

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

Code	Sub-category
	<p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(i) an Investor Protection Fund referred to in clause (23EA);</p> <p>(ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

- (1) IDCW,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Specified U.S. person - A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(v) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(vii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Declaration Form of Ultimate Beneficial Ownership [UBO] /
Controlling Persons**



I: Investor details:

Investor's Name (As per PAN Card)																						
Father's Name																						
Mother's Name																						
PAN* (PAN copy is mandatory)														Date of Birth	D	D	M	M	Y	Y	Y	Y

* If PAN is not available, specify Folio No. (s)

II: Category

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *[If this category is selected, no need to provide UBO details].*

Name of the Stock Exchange where it is listed#. _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate): _____

#mandatory in case of Listed company or subsidiary of the Listed Company

Unlisted Company Partnership Firm / LLP Unincorporated association / body of individuals

Public Charitable Trust Private Trust Religious Trust Trust created by a Will.

Others *[please specify]* _____

UBO / Controlling Person(s) details.

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? Yes No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.
If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National TIN to be provided]			

% of beneficial interest#.	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP#	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>	Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/>
UBO / SMO Address [include City, Pincode, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>	Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/>
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/>

UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>	Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>
SMO Designation#			
UBO / SMO KYC Complied?	Yes <input type="checkbox"/> / No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes <input type="checkbox"/> / No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes <input type="checkbox"/> / No. <input type="checkbox"/> If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.
<p><i># Mandatory column.</i></p> <p><i>Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.</i></p> <p><i>* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.</i></p>			

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
Name: _____	Name: _____	Name: _____

Place: _____

Date: __/__/____

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

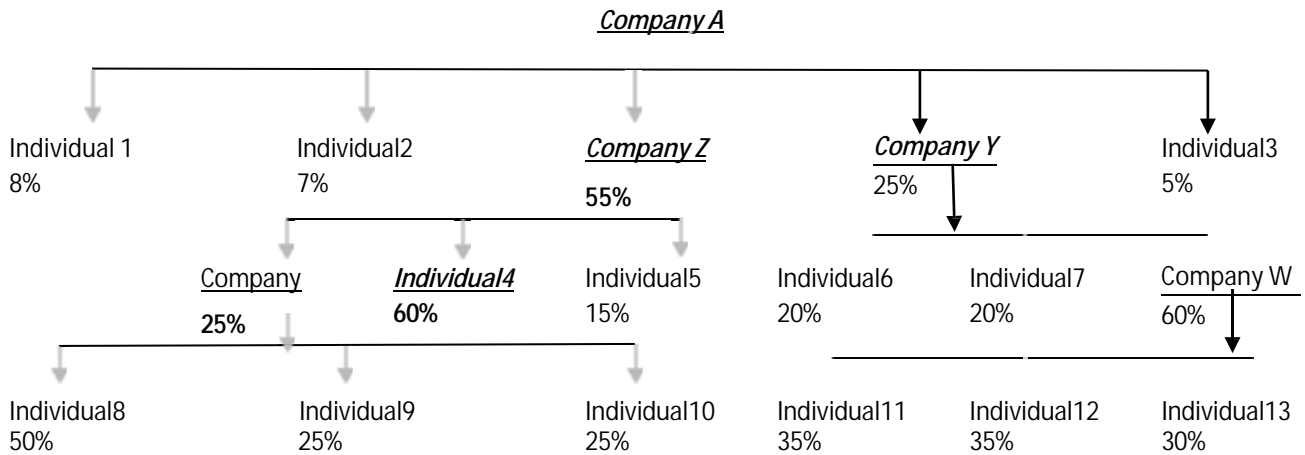
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

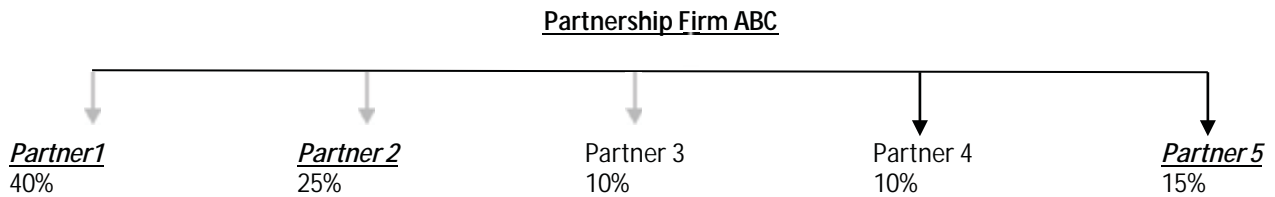
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



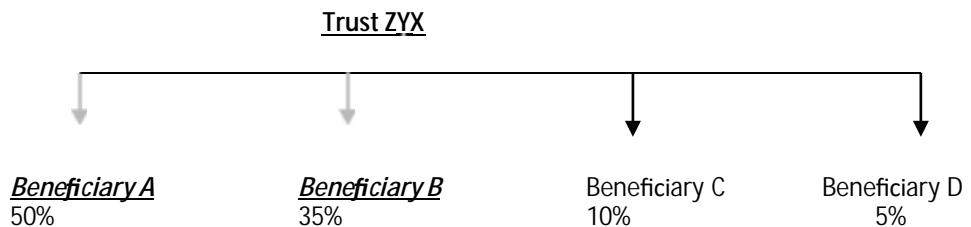
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions:

- A) Fields marked with "*" are mandatory fields.
- B) Tick '✓' wherever applicable.
- C) Please fill the form in English and in BLOCK letters.
- D) Please fill the date in DD-MM-YYYY format.
- E) For particular section update, please tick (✓) in the box section number and strike off the sections not required to be updated.
- F) Please read section wise detailed guidelines / instructions at the end.
- G) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- H) List of two character ISO 3166 country codes is available at the end.
- I) KYC number of applicant is mandatory for update application.
- J) The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode

For office use only

(To be filled by financial institution)

Application Type* New Update

KYC Number (Mandatory for KYC update request)

Account Type* Normal Minor Aadhaar OTP based E-KYC (in non-face to face mode)

1. PERSONAL DETAILS* (Please refer instruction A at the end)

Name* (same as ID proof)	Prefix	First Name	Middle Name	Last Name
Maiden Name				
Father / Spouse Name*				
Mother Name				
Date of Birth*	DD	MM	YYYY	Gender* <input type="checkbox"/> M- Male <input type="checkbox"/> F- Female <input type="checkbox"/> T-Transgender
PAN*				<input type="checkbox"/> Form 60 furnished
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN-Indian	<input type="checkbox"/> Others - Country	Country Code	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin
Occupation Type*	<input type="checkbox"/> S-Service	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Sector
	<input type="checkbox"/> O-Others	<input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired
	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> B-Business	<input type="checkbox"/> X-Not Categorized

2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction Bat the end)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

<input type="checkbox"/> A-Passport Number	<input type="text"/>
<input type="checkbox"/> B-Voter ID Card	<input type="text"/>
<input type="checkbox"/> C-Driving Licence	<input type="text"/>
<input type="checkbox"/> D-NREGA Job Card	<input type="text"/>
<input type="checkbox"/> E-National Population Register Letter	<input type="text"/>
<input type="checkbox"/> F-Proof of Possession of Aadhaar	<input type="text"/>
II. <input type="checkbox"/> E-KYC Authentication	<input type="text"/>
III. <input type="checkbox"/> Offline verification of Aadhaar	<input type="text"/>

Photo



Signature/
Thumb Impression

Address:

Line 1*

Line 2*

Line 3*

District* PIN/ Post Code* State / U.T Code* ISO 3166 Country Code*

3. CURRENT ADDRESS DETAILS (Please refer instruction B at the end)

Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

<input type="checkbox"/> A-Passport Number	<input type="text"/>
<input type="checkbox"/> B-Voter ID Card	<input type="text"/>
<input type="checkbox"/> C-Driving Licence	<input type="text"/>
<input type="checkbox"/> D-NREGA Job Card	<input type="text"/>
<input type="checkbox"/> E-National Population Register Letter	<input type="text"/>
<input type="checkbox"/> F-Proof of Possession of Aadhaar	<input type="text"/>

- II. E-KYC Authentication X X X X X X X X
- III. Offline verification of Aadhaar X X X X X X X X
- IV. Deemed Proof of Address - Document Type code
- V. Self Declaration

Address:

Line 1*

Line 2*

Line 3*

District* PIN/ Post Code* State / U.T Code* ISO 3166 Country Code*

4. CONTACT DETAILS (All communications will be sent to Mobile number/ Email-ID provided) (Please refer instruction Cat the end)

Tel. (Off) Tel. (Res) Mobile

Email ID

5. REMARKS (If any)

6. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: Place:

(Signature / Thumb Impression)

Signature/ Thumb Impression of Applicant

7. ATTESTATION/ FOR OFFICE USE ONLY

- Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
- Equivalent e- document Video Based KYC

KYC VERIFICATION CARRIED OUT BY

Identity Verification Done Date

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

(Employee Signature)

INSTITUTION DETAILS

Name

Code

(Institution Stamp)

CENTRAL KYC REGISTRY | Instructions / Check list/ Guidelines for filling Individual KYC Application Form

A Clarification/ Guidelines on filling 'Personal Details' section

- 1 Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 One the following is mandatory : Mother's name, Spouse's name, Father's name.

B Clarification / Guidelines on filling 'Current Address details' section

- 1 In case of deemed PoA such as utility bill, etc. or self declaration, the document need not be uploaded on CKYCR
- 2 PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
- 3 State I U.T Code and Pin/ Post Code will not be mandatory for Overseas addresses.
- 4 In Section 2, one of I, II, and III is to be selected. In case of online E-KYC authentication, II is to be selected.
- 5 In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
- 6 List of documents for 'Deemed Proof of Address':

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

- 7 Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
- 8 "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 9 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- 10 REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository

C Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

D Clarification/ Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person, if available.

E Clarification on Minor

- 1 Guardian details are optional for minors above 10 years of age for opening of bank account only
- 2 However, in case guardian details are available for minor above 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guemsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

**LIST OF DESIGNATED COLLECTION CENTERS /
INVESTOR SERVICE CENTRES**

PGIM INDIA ASSET MANAGEMENT PVT. LTD.

List Of Collection Centers:

Ahmedabad: Unit No. 705 – 706, 7th Floor, Sun Square, C.G. Road, Ahmedabad 380006. Bangalore: S- 113 & 114, First Floor, South Block, Manipal Centre, 47, Dicksenson Road, Bangalore 560042. Baroda: Ground Floor, Unit no. 11, Sidharath Complex, R.C. Dutt, Alkapuri, Baroda 390007. Borivali: 204, 2nd Floor, Jalaram Business Centre, Ganjawala Lane, Near Chamunda Circle, Borivali (W), Mumbai 400092. Chandigarh: SCO-2475- 2476, 2nd Floor, Sector - 22 C, Chandigarh 160022. Chennai: 1D, Century Plaza, 560/561 - Anna Salai, Teynampet, Chennai 600018. Cochin: Door 63/4868K, 3rd Floor, VX Arcade, Kaloor-Kadavanthra Road, Cochin, 682 035. Coimbatore: 1st Floor, Annam Tower, Father Randy Street, R.S. Puram, Coimbatore 641002. Durgapur: 2/12 Suhatta Mall, Sahid Khudiram Sarani, Paschim Burdwan, Durgapur 713213. Guwahati: Ground Floor, Ganpati Enclave, G. S. Road, Ulubari, Guwahati 781007. Hyderabad: Unit No 501, 5th Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad 500082. Indore: 210, D. M. Tower 21/1, Race Course Road, Near Janjeerwala Square, Indore, Madhya Pradesh, 452001. Jaipur: 1st Floor, Axis Mall, C Scheme, Bhagwandas Road, Jaipur 302001. Jamshedpur: 1st Floor, Dhiren Tower, Beside South Park Hotel, Q Road Bistupur, Jamshedpur-831001. Kanpur: 307/308, 3rd Floor, KAN Chamber, 14/113, Civil Lines, Near Green Park Stadium Kanpur, 208001. Kolkata: Trinity, 5th Floor, Unit -5F, 226/1 AJC Bose Road, Kolkata 700020. Lucknow: G-101, SKI Heights, Park Road, Hazaratganj, Lucknow 226001. Mumbai: 4th Floor, C Wing, Laxmi Towers, Bandra Kurla Complex, Bandra (East), Mumbai 400051. Nagpur: Unit no. 101, Fortune Business Centre, “Vasant Vihar Complex”, Plot No. 6, W.H.C. Road, Shankar Nagar, Nagpur 440010. Nasik: Bedmutha’s Navkar Heights, Office 1, Sharanpur Road, New Pandit Colony, Nashik 422002. New Delhi: 410, 4th Floor, Surya Kiran Building, 19, K.G. Marg, Connaught Place, New Delhi 110001. Panaji: Neelkamal Arcade, Cabin No. CL-1, 1st Floor, Advani Business Centre, Dr. Atmaram Borkar Road, Panaji, Goa 403001. Patna: 401, 4th Floor, Hari Niwas Complex, Dak Bunglow Road, Patna 800001. Pune: 201, 2nd Floor, A-One Capital, 1206 / B, Apte Road, Shivaji Nagar, Pune 411004. Rajkot: Office No. 307, 3rd Floor, Star Plaza, Phulchhab Chowk, Besides Circuit House, Rajkot 360001. Surat: HG-8, International Trade Center, Majuragate, Surat 395001. Thane: Ground Floor, Shop No - 07, Konark Tower, Ghantali Road, Naupada, Thane (W) - 400602

INVESTOR SERVICE CENTRE AND OFFICIAL POINTS OF ACCEPTANCE

Agartala: OLS RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near Traffic Point, Tripura West, Agartala 799001. **Agra:** House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002. **Ahmedabad:** Office No. 401, On 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009. **Ahmednagar:** Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar – 414001. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies, Akola 444001. **Aligarh :** Sebti Complex Centre Point, Sebti Complex Centre Point, Aligarh 202001. **Allahabad:** Meena Bazar, 2nd Floor, 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001. **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, in the City of Allahabad 211001, Uttar Pradesh. **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001. **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi 444601. **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala 133001. **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand 380001. **Ananthapur:** #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur 515001. Andhra Pradesh **Asansol:** 112/N G. T. Road, Bhanga Pachil, G.T Road, Paschim Bardhaman West Bengal, Asansol 713303. **Aurangabad:** Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001. **Balasore:** 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001. **Bangalore:** No 35, Puttanna Road, Basavanagudi, Bangalore 560004. **Bankura:** Plot Nos. 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura 722101. **Bareilly:** 1st Floor, Rear Side, A -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001. **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Baroda 390007. **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101. **Belgaum:** Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. **Bellary:** Shree Gayathri Towers #4, 1st Floor, K.H.B.Colony, Gopalaswamy

Mudaliar Road, Gandhi Nagar, Bellary 583103. **Berhampur (OR):** Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001. **Bharuch:** 123 Nexus Business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001. **Bhatinda:** MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India MF, GT Road, Near Hanuman Chowk, Bhatinda 151001. **Bhavnagar:** 303 Sterling Point, Waghawadi Road, Bhavnagar 364001. **Bhilai:** Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. **Bhilwara:** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001. **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal 462011. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. **Bilaspur:** Shop. No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001. **Bokaro:** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City, Bokaro 827004. **Borivali:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai 400092. **Burdwan:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; Ps: Burdwan & Dist: Burdwan-East, Pin: 713101. **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001. **Chandigarh:** First Floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. **Chennai:** 9Th Floor, Capital Towers, 180 Kodambakkam High Road, Nungambakkam, Chennai – 600 034. **Chinsura:** No. 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101. **Cochin:** Door No:61/2784 ,Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram , Ernakulam-Kerala-682015. **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Cuttack:** Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack 753001. **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk ,Darbhanga, Bihar - 846004. **Davangere:** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere 577002. **Dehradun:** Kaulagarh Road, Near Sirmaur Margabove, Reliance Webworld, Dehradun 248001. **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001. **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad 826001. **Dhule:** Ground Floor, Ideal Laundry Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur 713216. **Eluru:** DNo-23A-7-72/73K, K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru 534002. **Erode:** No 38/1, Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003. **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001. **Ferozpur:** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002. **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham 370201. **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011. **Gaya:** Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya 823001. **Ghaziabad:** FF - 31, Konark Building, Rajnagar, Ghaziabad 201001. **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077. **Ghazipur:** House No. 148/19, Mahua Bagh, Ghazipur 233001. **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001. **Gorakhpur:** Above V.I.P. House Ajdacent, A.D. Girls College, Bank Road, Gorakpur 273001. **Gulbarga:** H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga 585105. **Guntur:** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002. **Gurgaon:** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. **Guwahati:** Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. **Gwalior:** City Centre, Near Axis Bank, Gwalior 474011. **Haldwani:** Shoop No 5, KMVN Shoping Complex, Haldwani 263139. **Haridwar:** Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410. **Hassan:** SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201. **Hissar:** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001. **Hoshiarpur:** Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001. **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029. **Hyderabad:** No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016. **Hyderabad (Gachibowli):** Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad 500032. **Indore:** 101, Diamond Trade Centre, Indore 452001. **Jabalpur:** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur 482001. **Jaipur:** Office No 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. **Jalandhar:** Office No 7, 3rd Floor, City Square Building, E-H197, Civil Line, Next to Kalyan Jewellers, Jalandhar 144001. **Jalgaon:** 3rd Floor, 22 Yashodhah, Ring Road, Jalgaon 425001. **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101. **Jammu:** 304, A-1, 3rd Floor, North Block, Bahu Plaza, Jammu 180004. **Jamnagar:** 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361008. **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001 **Jhansi:** 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001. **Jodhpur:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur 342003. **Junagadh:** Shop No. 201, 2nd

Floor, V-Arcade Complex, Near Vanzari Chowk, M.G.Road, Junagadh-362001. **Kalyan:** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan – 421301. **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235. **Kannur:** 2nd Floor, Global Village, Bank Road, Kannur 670001. **Kanpur:** 15/46 B Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur 208001. **Karimnagar:** 2nd Shutter, HNo. 7-2-607, Sri Matha, Complex Mankammathota, Karimnagar 505001. **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132001. **Karur:** No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur 639002. **Kharagpur:** Holding No 254/220, SBI Building, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304. **Kolhapur:** 605/1/4 E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001. **Kolkata:** 2/1, Russel Street, 4th Floor, Kankaria, Centre, Kolkata 70001, WB. **Kollam:** Ground Floor, Narayanan Shopping Complex, Kausthubhsree Block, Kadapakada, Kollam 691008. **Korba:** Office No 202, 2nd Floor, QUBE , 97, ICRC Transport Nagar , Chhattisgarh , Korba 495677 **Kota:** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007. **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002. **Kurnool:** Shop No:47, 2nd Floor, S komda Shoping Mall, Kurnool 518001. **Lucknow:** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow 226001. **Ludhiana:** SCO 122, Second Floor, Above HDFC Mutual Fun, Feroze Gandhi Market, Ludhiana 141001. **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai 625001. **Malda:** Ram Krishna Pally, Ground Floor, English Bazar, Malda 732101. **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001. **Mangalore:** Shop No. 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore 575003. **Margao:** Shop no 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market complex, Margao 403601. **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001. **Meerut:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-25001, Uttar Pradesh. **Mehsana:** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. **Mirzapur:** House No. 404, Ward No. 8, Dankeenganj, Mirzapur, Mirzapur 231001. **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001. **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001. **Morena:** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001. **Mumbai:** 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange) Next Union Bank, Fort, Mumbai 400001. **Muzaffarpur:** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001. **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009. **Nadiad:** 311, 3rd Floor, City Center, Near Paras Circle, Nadiad 387001. **Nagercoil:** HNO 45, 1st Floor, East Car Street, Nagercoil 629001. **Nagpur:** Plot No. 2, Block No. B / 1 & 2, Shree Apartment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded 431601. **Nasik:** S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. **Navsari:** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445. **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore – 524003. **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. **Noida:** F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301. **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road, Palakkad, H.P.O.Road, Palakkad 678001. **Panipat:** Shop No. 20, 1st Floor, BMK, Market, Behind HIVE Hotel, G.T.Road, Panipat 132103, Haryana. **Panjim:** H. No. T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001. **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot, Pathankot 145001. **Patiala:** B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001. **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001. **Pondicherry:** No 122(10B), Muthumariamman Koil Street, Pondicherry 605001. **Pune:** Office # 207-210, Second Floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune 411005. **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001. **Rajahmundry:** No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP 533103. **Rajkot:** 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001. **Ranchi:** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001. **Ratlam:** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam 457001. **Renukoot:** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot 231217. **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001. **Rohtak:** Office No. 61, First Floor, Ashoka, Plaza, Delhi Road, Rohtak 124001. **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012. **Sagar:** 2nd Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar 470002. Madhya Pradesh. **Saharanpur:** Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001. **Salem:** No.6 NS Complex, Omalur Main Road, Salem 636009. **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur, Sambalpur 768001. **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara – 415001. **Satna:** 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001. **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793001. **Shimla:** 1st Floor, Hills View

Complex, Near Tara Hall, Shimla 171001. **Shimoga:** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201. **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551. **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001. **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Siliguri:** Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001. **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001. **Solan:** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212. **Solapur:** Shop No 106. Krishna complex 477, Dakshin Kasaba, Datta Chowk, Solapur 413007. **Sonepat:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat 131001. **Sri Ganganagar:** Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001. **Srikakulam:** D No: 158, Shop No#3,Kaki Street, Opp Tulasi Das Hospital,CB Road,Srikakulam - 532001. **Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001. **Surat:** Office no. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395002. **Thane:** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai 400602. **Tirunelveli:** 55/18 Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. **Tirupathi:** Shop No. 18-1-421/F1, City Center, K.T.Road, Airtel Backside Office, Tirupathi 517501. **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. **Trichur:** 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur 680001. **Trichy:** No 23C/1, E V R Road, Near Vekkaiammann Kalyana Mandapam, Putthur, Trichy 620017. **Trivandrum:** 3rdfloor, No- 3B TC-82/3417, Capitol Center, OPP Secretariat, MG Road, Trivandrum- 695001. **Tuticorin:** 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003. **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001. **Ujjain:** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001. **Valsad:** 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001. **Vapi:** A-8, First Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi 396191. **Varanasi:** D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur , Shivpurva Sagra ,Near Petrol Pump Varanasi -221010 .**Vashi:** Vashi Plaza, Shop no. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai, 400705. **Vellore:** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore 632001. **Vijayawada:** HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010. **Vile Parle:** Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office, P M Road, Vile Parle East 400057. **Visakhapatnam:** Dno: 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016. **Warangal:** Shop No 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002. **Yamuna Nagar:** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar 135001.

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