



NOTICE CUM ADDENDUM (No. 27 of 2019 - 20)

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENTS (“SIDs”) AND KEY INFORMATION MEMORANDUMS (“KIMs”) OF SCHEMES OF PGIM INDIA MUTUAL FUND (“THE MUTUAL FUND”)

Notice is hereby given that pursuant to SEBI circular ref. SEBI/HO/IMD/DF2/CIR/2019/101 dated September 20, 2019, SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 and SEBI circular ref. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019, following modifications are being made to the Scheme Information Document (SIDs) and Key Information Memoranda (KIMs) of Schemes of the Mutual Fund as mentioned below:

A. Modification in cut-off time for receiving subscription (including switch-in) under PGIM India Insta Cash Fund and PGIM India Overnight Fund.

Cut-off time for receiving subscription (including switch-in) under PGIM India Insta Cash Fund and PGIM India Overnight Fund shall stand revised with effect from October 20, 2019 as follows:

Existing Cut off time	Revised Cut off time
2:00 p.m.	1:30 p.m.

B. Change in the exit load structure of PGIM India Insta Cash Fund:

The exit load of PGIM India Insta Cash Fund (“the Scheme”) shall stand revised with effect from October 20, 2019 as follows:

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

The aforesaid changes in load structure shall be applicable for all prospective investments in the Scheme effective October 20, 2019. The aforesaid change in Load Structure will also be applicable to instalments of existing Systematic Investment Plans (SIPs)/Systematic Transfer Plans (STPs)/Systematic Withdrawal Plans (SWPs) falling due after October 20, 2019.

C. Change in the Prudential Limits in sector exposure applicable to debt oriented schemes

SEBI vide its circular no. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019 has modified the prudential limits in sector exposure applicable to debt oriented schemes. In view of the same, the existing clause on sector exposure under sub-section “I. What Are The Investment Restrictions?” under section “II. Information About The Scheme”, in the SIDs of debt oriented schemes of the Mutual Fund stands replaced with the following:

Scheme shall not have total exposure exceeding 20% of its net assets in a particular sector (excluding investments in Bank Certificate of Deposits, Short Term Deposits with scheduled commercial banks, Tri-party Repo, Government of India Securities, Treasury Bills and AAA rated Securities issued by Public Financial Institutions and Public Sector Banks). Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Additional exposure to securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB), however, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.

D. Periodic Disclosures of Net Asset Value (NAV)

The present timeline for uploading NAVs of all schemes of PGIM India Mutual Fund (except Fund of Fund Schemes) on the website of AMFI and PGIM India AMC has been extended up to 11.00 P.M. from existing timeline of 9:00 P.M.

This Notice-cum-Addendum forms an integral part of SID(s) and KIM(s) of the Schemes of the Mutual Fund, as amended from time to time. All the other terms and conditions of SIDs and KIMs of the Schemes of the Mutual Fund except as specifically modified herein above remain unchanged.

The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date.

**For PGIM India Asset Management Private Limited
(Investment Manager for PGIM India Mutual Fund)**

Place : Mumbai

Date : October 18, 2019

Sd/-

Authorized Signatory

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**