

# Equity Schemes — Ready Reckoner

(Data of Select Funds as on 31st August 2024)



## Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
<b>PGIM India Large Cap Fund (Benchmark: NIFTY 100 TRI)</b>							
Industrials	4.14	Materials	3.60	Tata Consultancy Svcs Ltd	4.23	Infosys Ltd	3.24
Consumer Discretionary	1.54	Utilities	2.70	Axis Bank Ltd	3.35	State Bank Of India	2.24
Financials	1.23	Energy	2.24	ICICI Bank Ltd	2.40	ITC Ltd	2.05
				Interglobe Aviation Ltd	2.14	Mahindra & Mahindra Ltd	1.95
				Avenue Supermarts Ltd	1.95	Hindustan Unilever Ltd	1.78
<b>PGIM India Hybrid Equity Fund* (Benchmark: CRISIL Hybrid 35+65 - Aggressive Index)</b>							
Industrials	2.00	Utilities	2.56	Tata Consultancy Svcs Ltd	4.17	Infosys Ltd	4.23
Communication Services	1.15	Energy	1.93	ICICI Bank Ltd	4.03	ITC Ltd	2.80
Information Technology	1.09	Consumer Discretionary	0.60	Dixon Technologies India Ltd	3.67	Axis Bank Ltd	1.99
				Ultratech Cement Ltd	3.02	State Bank Of India	1.89
				Avenue Supermarts Ltd	2.92	Kotak Mahindra Bank Ltd	1.58
<b>PGIM India Midcap Opportunities Fund (Benchmark: NIFTY Midcap 150 TRI)</b>							
Consumer Discretionary	8.24	Energy	3.16	Uno Minda Ltd	2.45	Suzlon Energy Ltd	2.37
Consumer Staples	1.93	Industrials	2.64	Info Edge India Ltd	2.24	Lupin Ltd	1.59
Information Technology	0.28	Materials	2.56	ICICI Lombard General Insura	2.11	PB Fintech Ltd	1.57
				Cholamandalam Investment And Finance Company Ltd	2.06	Federal Bank Ltd	1.36
				HDFC Bank Limited	2.05	Aurobindo Pharma Ltd	1.30
<b>PGIM India ELSS Tax Saver Fund (Benchmark: NIFTY 500 TRI)</b>							
Industrials	3.26	Materials	3.39	Avenue Supermarts Ltd	2.58	Infosys Ltd	2.59
Health Care	1.95	Energy	3.21	Axis Bank Ltd	2.28	ITC Ltd	2.41
Consumer Discretionary	1.54	Utilities	2.99	Cholamandalam Investment And Finance Company Ltd	2.17	State Bank Of India	1.63
				ICICI Lombard General Insura	1.95	Mahindra & Mahindra Ltd	1.42
				UNO Minda Ltd	1.94	Hindustan Unilever Ltd	1.29
<b>PGIM India Flexi Cap Fund (Benchmark: Nifty 500 TR Index)</b>							
Consumer Discretionary	4.58	Energy	3.88	Varun Beverages Ltd	2.84	Infosys Ltd	3.65
Health Care	2.60	Materials	3.19	Persistent Systems Ltd	2.56	ITC Ltd	2.41
Industrials	2.27	Utilities	1.39	Dixon Technologies India Ltd	2.40	State Bank Of India	1.63
				ICICI Bank Ltd	2.32	Mahindra & Mahindra Ltd	1.42
				Cholamandalam Investment And	1.85	Kotak Mahindra Bank Ltd	1.36

The above weights are in comparison to the benchmark.

\*The data pertains to only the unhedged equity allocation of the portfolio (67.91% of the total portfolio as on August 31, 2024) and compared to the data of the BSE 200. The BSE 200 constitutes 65% of the benchmark for the scheme - the CRISIL Hybrid 35+65 - Aggressive Index.

## Portfolio Allocation

Top 3 Sectors Overweight	% Overweight	Top 3 Sectors Underweight	% Underweight	Top 5 Stocks Overweight	% Overweight	Top 5 Stocks Underweight	% Underweight
<b>PGIM India Balanced Advantage Fund** (Benchmark: CRISIL Hybrid 50+50 Moderate Index)</b>							
Consumer Discretionary	0.99	Energy	1.43	ICICI Bank Ltd	2.39	ITC Ltd	2.80
Communication Services	0.81	Utilities	0.87	Cholamandalam Investment And	2.25	State Bank Of India	1.89
Information Technology	0.51	Materials	0.83	Varun Beverages Ltd	2.04	Hindustan Unilever Ltd	1.50
				Indraprastha Gas Ltd	1.87	Tata Motors Ltd	1.40
				ICICI Lombard General Insura	1.84	Sun Pharmaceutical Indus	1.19
<b>PGIM India Equity Savings Fund (Benchmark: NIFTY Equity Savings Index)</b>							
Industrials	8.06	Energy	5.35	Tata Consultancy Svcs Ltd	5.06	Infosys Ltd	6.27
Consumer Discretionary	2.47	Information Technology	3.56	Varun Beverages Ltd	4.60	ITC Ltd	4.14
Health Care	1.38	Materials	1.53	ICICI Lombard General Insura	3.33	HDFC Bank Limited	2.64
				Avenue Supermarts Ltd	3.22	Reliance Industries Ltd	2.51
				TVS Motor Co Ltd	2.86	Kotak Mahindra Bank Ltd	2.34
<b>PGIM India Small Cap Fund (Benchmark: NIFTY Smallcap 250 TRI)</b>							
Consumer Discretionary	5.82	Financials	5.39	Doms Industries Ltd	2.90	Glenmark Pharmaceuticals Ltd	1.38
Consumer Staples	3.53	Communication Services	2.91	Kirloskar Pneumatic Co Ltd	2.38	Exide Industries Ltd	1.19
Information Technology	1.66	Industrials	2.78	Central Depository Services	2.35	Computer Age Management Serv	1.09
				KEI Industries Ltd	2.26	Amara Raja Energy & Mobility	1.00
				Awfis Space Solutions Ltd	2.19	Karur Vysya Bank Ltd	0.93
<b>PGIM India Large and Midcap Fund (Benchmark: NIFTY LargeMidcap 250 Index TRI)</b>							
Consumer Discretionary	3.49	Materials	3.70	Tata Consultancy Svcs Ltd	4.22	Infosys Ltd	2.52
Communication Services	1.49	Utilities	2.33	ICICI Bank Ltd	3.54	ITC Ltd	1.67
Health Care	1.38	Consumer Staples	1.93	Axis Bank Ltd	2.10	Larsen & Toubro Ltd	1.55
				Zomato Ltd	2.07	Suzlon Energy Ltd	1.18
				Reliance Industries Ltd	2.02	State Bank Of India	1.12
<b>PGIM India Retirement Fund (Benchmark: BSE 500 TRI)</b>							
Consumer Discretionary	4.05	Energy	4.57	Dixon Technologies India Ltd	1.79	Infosys Ltd	3.68
Industrials	3.43	Financials	3.57	ICICI Bank Ltd	1.70	HDFC Bank Limited	2.60
Health Care	2.35	Utilities	2.29	Multi Commodity Exch India	1.63	ITC Ltd	2.43
				Mrs Bectors Food Specialitie	1.61	Reliance Industries Ltd	1.81
				CG Power And Industrial Solu	1.55	State Bank Of India	1.64

The above weights are in comparison to the benchmark.

\*\*The data pertains to only the unhedged equity allocation of the portfolio (68.47% of the total portfolio as on August 31, 2024) and compared to the data of BSE200. The BSE200 constitutes 50% of the benchmark for the scheme - the CRISIL Hybrid 50+50 Moderate Index.

## Portfolio Metrics

	PGIM India Large Cap Fund		PGIM India Hybrid Equity Fund*		PGIM India Midcap Opportunities Fund		PGIM India ELSS Tax Saver Fund		PGIM India Flexi Cap Fund	
	Portfolio	NIFTY 100 TRI	Portfolio	BSE 200	Portfolio	NIFTY Midcap 150 TRI	Portfolio	NIFTY 500 TRI	Portfolio	Nifty 500 TR Index
Return on Equity	16.2%	16.0%	15.8%	15.9%	17.8%	12.5%	15.45%	15.72%	16.0%	15.9%
Debt / Equity (ex-financials)	0.70	0.71	0.66	0.70	0.50	1.18	0.66	0.69	0.69	0.69
FY 26 E Price / Earning Ratio	30.8	27.8	36.1	29.3	42.8	37.6	34.9	29.2	37.0	29.6
Number of stocks	44	100	42	201	75	150	65	501	62	501
Active share	42.6%		63.0%		65.2%		58.93%		61.6%	
Large Cap (1st-100th stock)	87.8%	97.7%	67.7%	83%	19.21%	6.0%	58.4%	71.9%	58.9%	71.8%
Mid Cap (101st-250th stock)	10.2%	2.3%	23.0%	17%	66.85%	86.2%	22.9%	18.0%	29.8%	18.0%
Small Cap (251st stock onwards)	0.0%	0.0%	9.4%	0%	10.67%	7.8%	14.7%	9.9%	9.6%	9.9%
Cash	1.9%	0.0%	0.0%	0%	3.27%	0.0%	4.0%	0.0%	1.7%	0.0%
Market Cap yet to be classified by AMFI	0.0%	0.0%	0.0%	0%	0.00%	0.0%	0.0%	0.3%	0.0%	0.1%
Top 10 Holdings	51.8%	44.8%	54.3%	37.6%	25.0%	16.3%	37.7%	32.4%	36.6%	32.5%
Weighted Avg Market Cap - Crore	6,63,271	6,44,485	5,91,059	5,53,460	1,14,881	67,035	4,45,184	4,75,615	4,20,934	4,81,700

	PGIM India Balanced Advantage Fund**		PGIM India Equity Savings Fund		PGIM India Small Cap Fund		PGIM India Large and Midcap Fund		PGIM India Large and Midcap Fund	
	Portfolio	CRISIL Hybrid 50+50 Moderate Index	Portfolio	NIFTY Equity Savings Index	Portfolio	NIFTY Smallcap 250 TRI	Portfolio	NIFTY LargeMidcap 250 Index TRI	Portfolio	BSE 500 TRI
Return on Equity	15.14%	15.91%	16.7%	15.9%	17.9%	12.6%	15.9%	15.7%	16.26%	15.89%
Debt / Equity (ex-financials)	0.66	0.70	0.68	0.72	0.35	0.51	0.61	0.69	0.71	0.68
FY 26 E Price / Earning Ratio	35.42	29.31	33.11	24.58	34.4	29.0	38.4	32.7	38.95	29.65
Number of stocks	55	200	34	50	61	252	64	250	73	500
Active share	51.42%		54.5%		78.50%		61.7%		65.12%	
Large Cap (1st-100th stock)	65.72%	83.18%	83.0%	100.0%	0.0%	0.2%	52.3%	51.9%	41.96%	72.27%
Mid Cap (101st-250th stock)	23.77%	16.77%	14.4%	0.0%	11.5%	11.4%	40.4%	44.1%	27.48%	17.79%
Small Cap (251st stock onwards)	10.51%	0.05%	2.6%	0.0%	84.1%	87.2%	2.7%	3.9%	26.89%	9.85%
Cash	0.00%	0.00%	0.0%	0.0%	4.4%	0.0%	4.7%	0.0%	3.66%	0.00%
Market Cap yet to be classified by AMFI	0.00%	0.00%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.00%	0.03%
Top 10 Holdings	43.86%	37.65%	56.5%	55.9%	26.8%	12.1%	37.1%	22.5%	31.30%	32.71%
Weighted Avg Market Cap - Crore	5,46,327	5,53,460	6,36,898	7,59,367	20,477	21,915	4,61,507	3,56,451	3,65,483	4,84,378


Source: Bloomberg and Internal Research

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**Return on Equity:** Return on equity (ROE) is the amount of net income returned as a percentage of shareholders equity. Return on equity measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested. **Debt/Equity (ex-financials):** Debt/Equity Ratio is a debt ratio used to measure a company's financial leverage, calculated by dividing a company's total liabilities by its stockholders' equity. The D/E ratio indicates how much debt a company is using to finance its assets relative to the amount of value represented in shareholders' equity. (Ex-Financials means excluding Banks and NBFCs). **Price/Earnings Ratio:** The price-earnings ratio (P/E Ratio) is the ratio for valuing a company that measures its current share price relative to its per-share earnings.

## Riskometer

Scheme Name	This product is suitable for investors who are seeking*	
PGIM India Large Cap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investment predominantly in equity and equity related securities of Large Cap companies</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> <li>Capital growth over the long term</li> <li>Investing predominantly in equity and equity related securities</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Midcap Opportunities Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> <li>Capital appreciation over long term.</li> <li>To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Small Cap Fund (An open-ended equity scheme predominantly investing in small cap stocks)	<ul style="list-style-type: none"> <li>Capital appreciation over a long period of time.</li> <li>Investment in equity and equity related instruments of small cap companies.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India ELSS Tax Saver Fund (An Open Ended Equity Linked Savings Scheme with a statutory lock-in of 3 years and tax benefit)	<ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>To generate long-term capital appreciation by predominantly investing in equity &amp; equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Flexi Cap Fund (Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Balanced Advantage Fund (An open ended dynamic asset allocation fund)	<ul style="list-style-type: none"> <li>Capital appreciation over a long period of time</li> <li>Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Large and Midcap Fund (Large and Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> <li>Long term capital growth.</li> <li>Investing in equity and equity related securities of predominantly large cap and mid cap stocks.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
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))	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related instruments.</li> <li>Degree of risk – VERY HIGH</li> </ul>	
PGIM India Equity Savings Fund (An Open Ended Scheme investing in equity, arbitrage and debt)	<ul style="list-style-type: none"> <li>Capital appreciation and Income distribution over the medium term</li> <li>Investment primarily in equity and equity related securities and a small allocation to debt securities.</li> <li>Degree of risk – LOW TO MODERATE</li> </ul>	 <p>Investors understand that their principal will be at low to moderate risk.</p>



Investors understand that their principal will be at very high risk.



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

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

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