

FUND FACT SHEET

JULY 2015



Pramerica

MUTUAL FUND

**Maiden Dividend in
Equity-oriented
Schemes!**

**Dividend of ₹ 1/- per unit¹ at face value of ₹ 10/- with record date
August 11, 2015 under Regular & Direct Plan of below schemes**



PURSUANT TO PAYMENT OF DIVIDEND THE NAV OF THE DIVIDEND OPTION WOULD FALL TO THE EXTENT OF PAY OUT AND STATUTORY LEVY, IF ANY. [^]NAV as on August 4, 2015. # Dividend is gross of statutory levy, if any. The dividend will be subject to the availability of distributable surplus under the Schemes and may be lower to the extent of distributable surplus available on the Record Date which is August 11, 2015.

Pramerica Large Cap Equity Fund (PLCEF) This product is suitable for investors who are seeking¹:
 • Capital appreciation over long term. • To achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments. • Degree of risk - **MODERATELY HIGH**.

Pramerica Dynamic Asset Allocation Fund (PDAAF) This product is suitable for investors who are seeking¹:
 • Capital appreciation over long term. • To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments. • Degree of risk - **MODERATELY HIGH**.



Pramerica Midcap Opportunities Fund (PMOF) This product is suitable for investors who are seeking¹:
 • Capital appreciation over long run. • To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies. • Degree of risk - **HIGH**.

¹Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

Pramerica and Pramerica Financial are trade names used by Prudential Financial, Inc., a company incorporated and with its principal place of business in the United States, and by its affiliated companies in select countries outside the United States. None of these companies are affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

Pramerica Power Goals : Details as on 3 rd August, 2015	
Long - term Average P/E Nifty	18.56
20 Day Moving Average	23.50
Applicable P/E Variation Band	Between 21% to 30%
Initial Asset Allocation	40% Allocation to Equity
Re - balancing Allocation	No Action

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Stop trying to time the market ! Invest in a P/E based strategy

In the equity markets, one should invest when the valuation (P/E) is low, not the index level. Simply put we should invest when market is cheaper and the P/E ratio helps us decide this.

- Methodology adopted for P/E based Strategy illustrations:
 - Asset allocation is done on the basis of the table shown here
 - The equity market/component is represented by CNX NIFTY.
 - The balance allocation (i.e. portfolio value minus equity allocation) is considered as debt component
 - Debt component returns is considered at 6% per annum for the calculation purpose.
 - Any allocation into or out of equity is carried out on the first working day of the month.
 - Variation is defined as the deviation of 20 day Average trailing P/E of CNX NIFTY as at the month-end, compared with its Long-Term Average P/E (i.e. from 1st Jan 1999)

Enter

Variation* from long-term Average PE	% Equity Allocation
Above 40%	0%
Between 31% to 40%	0%
Between 21% to 30%	40%
Between 11% to 20%	60%
Between 1% to 10%	80%
Between -10% to 0%	100%
Between -20% to -11%	100%
Less than -20%	100%

Exit + Re-Enter

Variation* from long-term Average PE	Asset Allocation - Move from Equity to Debt	Asset Allocation - Move from Debt to Equity
Above 40%	100%	—
Between 31% to 40%	50%	—
Between 21% to 30%	—	—
Between 11% to 20%	—	—
Between 1% to 10%	—	—
Between -10% to 0%	—	10%
Between -20% to -11%	—	50%
Less than -20%	—	100%

Historic P/E Strategy Returns for Variation Band 21% to 30%

SIP Returns	5 Year		7 Year		10 Year		15 Year	
	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty
Minimum	10.90%	0.64%	14.06%	6.07%	30.06%	17.71%	24.42%	15.66%
Maximum	25.67%	21.06%	28.80%	28.07%	32.29%	19.93%	25.98%	16.74%
Average	17.15%	11.63%	21.01%	16.65%	31.32%	18.94%	25.28%	16.24%

Lumpsum Returns	5 Year		7 Year		10 Year		15 Year	
	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty	P/E Based Strategy	Nifty
Minimum	9.34%	2.44%	16.69%	5.45%	23.86%	12.60%	20.83%	11.62%
Maximum	23.30%	12.76%	20.72%	16.79%	25.38%	14.95%	22.20%	13.34%
Average	15.27%	7.08%	18.64%	10.52%	24.74%	13.50%	21.55%	12.50%

Data Source : CNX NIFTY, Market Data and Internal Calculations. The above graph and table are intended for illustration purpose only to help understand the performance of the equity market, represented by the index CNX NIFTY, on a monthly rolling for 5/7/10/15 years CAGR basis from January 1999 to July 2015 based on the various bands of P/E variation. P/E variation is defined as the deviation of trailing PE of CNX NIFTY (observed on a 20 days moving average basis) from Long-Term Average PE of CNX NIFTY. **Past performance may or may not be sustained in the future.**

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Market Round-Up : Equity

B P Singh,
Executive Director & CIO - Equity

July 2015

After a choppy June, the frontline indices were range-bound in July too ending 2% higher. Broader markets outperformed with the midcap index gaining over 5.5% as results ruled the roost once global factors turned relatively benign. FII's returned to the Indian markets after shying away in June by pouring in net cash of \$800mn

Greece dominated headlines at the start of the month as the country rejected the austerity plan in a referendum which was followed by an even more severe one on which the bailout deal was finally signed. The plunge in the Chinese equity markets shared the spotlight in the first week after which those markets stabilized at lower levels. Weakness in China combined with the signing of the US-Iran nuclear deal resulted in crude oil tumbling once again by 17% this month. Another commodity that faced heat on account of this was gold, hitting new lows since 2010 which was further hit by a strengthening USD.

Domestically, the monsoon session of the parliament has been a washout with both the houses being adjourned within a few minutes everyday delaying the passing and eventual implementation of the much awaited GST bill. Towards the end of month, a more comprehensive outlay than the one in the budget was announced for recapitalization of public sector banks along with the ministry seeking approval for appointment of heads for a few of the banks which are steps in the direction to reform these institutions.

Industrial production for the month of May was below expectations at a reading of 2.7% as manufacturing, especially capital goods output slowed down. Consumer Price Index (CPI) reading in the month was slightly higher than expectations as inflation in food quickened a bit. However, with it being well within the expected band and the external factor of crude oil having eased, noises for a rate cut in the upcoming policy have become loud once again.

1QFY16 results

The quarter started with weak expectations across the board. Volume growth was weak across consumer goods, cement, building products, some auto ancillaries etc. However, all of them benefitted from declining raw material prices which resulted in substantial gains at the gross margin level. While in consumer goods some of gross margin gains were offset by increase in promotional spends, cement saw the gains in power and fuel costs offset by increase in freight costs on account of freight hike by the railways, while some other sectors expect to pass on the benefit to the consumer over the next few quarters in case of absence of revival in demand.

In a seasonally strong quarter for IT, expectations were somewhat tempered after the immense weakness seen in the previous quarter. This resulted in most of the companies either meeting or beating the expectations on topline. Margins were lower as expected on account of wage hikes but that impact was partially cushioned by gains due to currency movements. Among banks, the narrative changed a little. Private sector banks saw some asset quality stress with higher slippages in this quarter, though still minimal compared to the public sector peers who after the debacle of the previous quarter, found footing. Though credit offtake is still slow from public sector banks, asset quality worsening slowed down with the headline numbers even improving marginally for some. With the recapitalization plan laid out, their woes may have begun to recede.

Outlook

Indian corporates have benefitted from declining raw material prices as of now. With increasing focus on manufacturing in India, many will begin to see the benefits of economies of scale and then afford to pass on some of the lower raw material cost benefits, egging some of the depressed demand back on. In line, with this view, we are positive on banks and financial institutions, capital goods, infrastructure, auto and are focused on building a portfolio of stocks of resilient and well positioned companies around these principles.



Market Round-Up : Fixed Income

Ritesh Jain,
Executive Director & Head - Fixed Income

July 2015

The month was the tale of two half. The uncertainty over the outcome of the Greek referendum, dry spell of monsoons & spike in the food inflation in the initial part of the month continued to haunt the bond market sentiments. Further RBI also announced an Open Market Operation (OMO) bond sale of INR 100bn in an attempt to suck out the excess liquidity in the system. All these factors aggravated the pressure on the bond yields with the 10Yr GOI benchmark again retracing near to its 7 month high at 7.90%. Finally, the Greek Government agreeing to the proposed austerity measures from its creditors lead to calm in the Global market, and that along with 16% drop in global crude oil prices trigger some hope of a rate cut in an upcoming monetary policy, leading to recovery in the second half of the month.

In terms of macro data points, June Consumer Price Index (CPI) clocked an upward surprise at 5.4%YoY, from 5.01%YoY on account of price pressures in protein and vegetable items. The Core CPI also edged up to 4.85% v/s 4.62% due to hike in service tax rates & domestic hike in fuel prices in June. The IIP for May-2015 came in at 2.7%YoY. The manufacturing and capital goods growth also witnessed some slowdown but remained in multi-month positive territory. The trade deficit widened to USD10.8bn June from USD10.4bn in May. Export growth contracted by 15.8%YoY in June versus 20.2% in May on weaker export prices, lower agricultural exports and weak engineering goods exports. Import growth fell 13.4%YoY in June against 16.5% in May. Non-oil non-gold imports picked up, led by rising domestic demand. The April-June 2015-16 fiscal deficit stood at 3.7% of GDP. The Government cumulatively reduced the domestic fuel prices in the range of Rs.4-5/L during the month.

On the global front, the Brent crude entered a bear market as the prices dropped significantly post the nuclear agreement of Iran with its western partners. This agreement is expected to result in higher exports of Iranian oil to an already oversupplied world markets. The trend of Weak Purchasing Managers Index (PMI) data from china & USD strength also weighed on the oil prices. Brent crude prices ended down by more than USD 10 per barrel for the month. Greece also finally managed to avert a default by renegotiating the bailout package with its creditors. INR which had strengthened to 63.40 posts the Greece deal plummeted to 64.13 as the focus in the

currency markets shifted on the US fed action. The July US Federal Open Market Committee (FOMC) indicated that the underutilization of resources in labor market was diminishing. The indication is there for the probability of lit off in US interest rates during the course of calendar 2015, with chances of move remaining even for September or December Fed review. On US economic data front, Q2 GDP growth rebounded to 2.3%, while Q1 GDP growth was revised upwards to 0.6% from contraction of 0.2%. The US 10Yr fell 16 bps to 2.18% aided by the USD rally & Global Risk-off sentiment.

The domestic liquidity conditions remained fairly comfortable as systemic liquidity moved to a surplus mode during most part of the month due to rise in pace of Government spending and spot dollar purchases by RBI. RBI has also hinted that it may reduce the amount offered through its repo window to check the liquidity surplus in the system. The corporate bond curve which had remained lackluster in past 3 months got a boost from Government plans to provide credit enhancements to private sector corporate through a bond guarantee fund. Further Finance ministry has also proposed to RBI to allow banks to hold the corporate bonds in their Hold to Maturity (HTM) category. These intentions along with comfortable liquidity situation resulted in contraction of corporate bond spreads. The 5Yr AAA & 10Yr AAA spreads over their sovereigns stood at 35 & 48 bps respectively. The money market rates also fell 15-25 bps across the curve with significant bidding interest emerging from the banks at the short-end of the curve.

Given the significant drop in oil prices & narrowing of monsoon deficit, the market is hoping of a rate cut and more importantly on the dovish guidance from RBI in the upcoming monetary policy next month. We continue to maintain our status quo policy review with respect to rates, but believe that the yield curve at its current valuations is not pricing in any rate action and the risk-return is skewed in favor of duration bias. The money market curve is broadly pricing in the possibility of rate action given the magnitude of the downward movement in the short term rates ahead of the policy. However these rates are expected to stay supported on the back of ample liquidity in the system.

Data Source : Bloomberg.

Key Economic Data for July 15

	31-Jul-15	30-Jun-15	31-Mar-15	Monthly Change	Change since March 2015
364 Day T Bill	7.58	7.71	7.93	-0.13	-0.35
5 Yr Gilt Benchmark	7.94	8.06	7.75	-0.12	0.19
10 Yr Gilt Benchmark	7.81	7.86	7.74	-0.05	0.07
30 Yr Gilt Benchmark	8.01	8.15	7.81	-0.14	0.2
91 Day Manufacturing CP(P1+)	7.91	8.15	9.05	-0.24	-1.14
91 Day Bank CD	7.61	7.82	8.52	-0.21	-0.91
1 Yr AAA Spreads	0.62	0.63	0.69	-0.01	-0.07
5 Yr AAA Spreads	0.35	0.42	0.4	-0.07	-0.05
5 Yr OIS	7.13	7.25	7.06	-0.12	0.07
CRR	4	4	4	0	0
RBI LAF - Reverse Repo Rate	7.25	7.25	7.5	0	-0.25
Foreign Exchange Reserve (\$ bn)	353.6	355.45	339.99	-1.85	13.61
Brent Crude	52.21	62.83	57.08	-10.12	-4.37
US Fed Funds Rate	0.25	0.25	0.25	0	0
US 10-Yr Gilt	2.18	2.34	1.92	-0.09	0.33
INR/USD	64.14	63.65	62.5	0.49	1.64
USD/EURO	1.1	1.12	1.07	-0.02	0.03
USD/YEN	124.32	122.44	120.13	1.88	4.19

Pramerica Liquid Fund

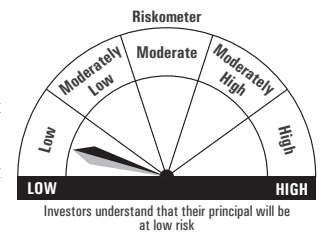
(An open-ended liquid scheme)

31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- Seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments.
- Degree of risk - **LOW**.

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



NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1532.5975
Daily Dividend	1000.8000
Weekly Dividend	1000.7241
Fortnightly Dividend	1001.1488
Monthly Dividend	1001.1493
Bonus	1532.1345
Direct Plan	
Growth	1535.8372
Daily Dividend	1000.5500
Weekly Dividend	1000.8271
Monthly Dividend	1001.1343

Maturity & Yield

Yield to Maturity	7.63%
Average Maturity	43 Days

Modified Duration

44 Days

CRISIL Rating

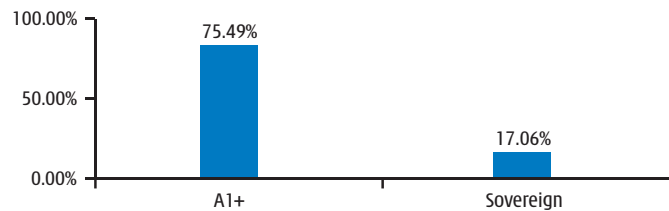
CRISIL AAAMfs

Quarterly Average AUM

April 2015 to June 2015 : ₹ 963.21 Crores

Portfolio	Ratings	% of Net Assets	Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS			92.56		
Government of India	Sovereign	17.06	Magma Fincorp Limited	CARE A1+	1.86
Corporation Bank	CRISIL A1+	8.79	Punjab and Sind Bank	ICRA A1+	1.40
Axis Bank Limited	CRISIL A1+	6.95	Housing and Urban Development Corporation Limited	CARE A1+	0.93
Bank of India	CRISIL A1+	6.02	STCI Finance Limited	ICRA A1+	0.92
Tata Power Solar Systems Limited	CRISIL A1+(SO)	5.57	National Bank for Agriculture & Rural Development	CRISIL A1+	0.47
Reliance Capital Limited	CRISIL A1+	5.05	Export Import Bank of India	CRISIL A1+	0.47
IL&FS Securities Services Limited	ICRA A1+	4.63	Reliance Jio Infocomm Limited	CARE A1+	0.47
Edelweiss Commodities Services Limited	CRISIL A1+	4.59	IL&FS Financial services Limited	ICRA A1+	0.46
Tata Housing Development Company Limited	CARE A1+	4.20	Central Bank of India	CRISIL A1+	0.46
Gruh Finance Limited	CRISIL A1+	2.79	Kotak Mahindra Investments Limited	CRISIL A1+	0.46
Dena Bank	CRISIL A1+	2.79	Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.46
AU Financiers (India) Limited	IND A1+	2.33	HDB Financial Services Limited	CRISIL A1+	0.46
Aditya Birla Money Limited	CRISIL A1+	2.33	FIXED DEPOSIT		7.00
Aditya Birla Housing Finance Limited	ICRA A1+	2.32	Syndicate Bank		7.00
Edelweiss Financial Services Limited	CRISIL A1+	2.31	Cash & Cash Equivalents		0.63
Reliance Home Finance Limited	CRISIL A1+	2.29	Net Current Assets		-0.19
TGS Investments and Trade Private Limited	ICRA A1+	1.86	Grand Total		100.00
Indostar Capital Finance Private Limited	CRISIL A1+	1.86			

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
25-Oct-14	2.577495	1003.5908	1000.0399
10-Nov-14	2.722744	1003.7998	1000.0488
25-Nov-14	2.475264	1003.5303	1000.1202
25-Jun-15	0.137615	1000.1957	1000.0052
10-Jul-15	2.366999	1003.3278	1000.0506
25-Jul-15	2.326826	1003.2768	1000.0552
Monthly Dividend Payout Option			
25-May-15	4.980923	1006.9212	1000.0249
25-Jun-15	4.993068	1006.9184	1000.0053
25-Jul-15	4.699593	1006.5621	1000.0554

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%) ³	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
23-Jun-15	Last 7 days	1,519.9712	8.06%	8.01%	7.63%	10,015.45	10,015.36	10,014.63
15-Jun-15	Last 15 days	1,517.3417	7.98%	7.96%	8.05%	10,032.81	10,032.71	10,033.10
31-May-15	Last 1 Month	1,512.3035	8.06%	8.05%	7.57%	10,068.44	10,068.38	10,064.30
30-June-2014 to 30-June-2015	1 Year	1,398.0594	8.89%	8.77%	8.54%	10,888.81	10,876.94	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,278.3621	9.36%	9.68%	5.93%	10,936.33	10,968.20	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,173.3376	8.95%	8.12%	8.17%	10,895.09	10,811.94	10,816.65
27-Aug-10	Since Inception	1,000.0000	9.06%	8.58%	7.12%	15,223.20	14,897.34	13,953.05

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Liquid Fund Index value is 2367.53 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill #CRISIL Liquid Fund Index

^ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Ultra Short Term Bond Fund

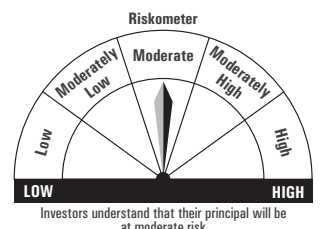
(An open-ended debt scheme)

31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.
- Degree of risk - **MODERATE**.

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



NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1520.5824
Daily Dividend	1005.0000
Weekly Dividend	1001.0104
Fortnightly Dividend	1001.5432
Monthly Dividend	1001.0102
Bonus	1520.5318
Direct Plan	
Growth	1544.8766
Daily Dividend	1002.4000
Weekly Dividend	1001.6846
Monthly Dividend	1001.6307

Maturity & Yield

Yield to Maturity	8.29%
Average Maturity	256 Days

Modified Duration

252 Days

CRISIL Rating

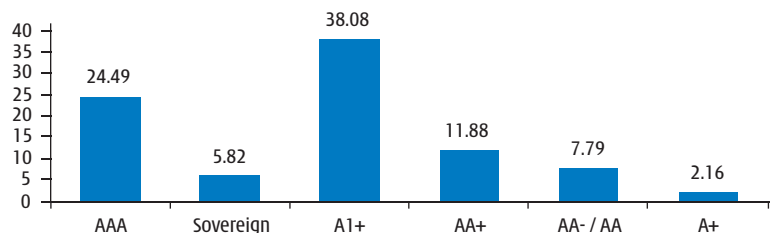
CRISIL AAAmfs

Quarterly Average AUM

April 2015 to June 2015: ₹ 221.27 Crores

Portfolio	Ratings	% of Net Assets	Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		43.90	Tata Sons Limited	CRISIL AAA	2.01
ICICI Bank Limited	ICRA A1+	9.75	ICICI Home Finance Company Limited	CARE AAA	2.01
Edelweiss Commodities Services Limited	CRISIL A1+	9.37	India Infoline Finance Limited	ICRA AA	2.00
Government of India	Sovereign	5.82	Tata Power Company Limited	ICRA AA	1.99
S.D. Corporation Private Limited	CARE A1+(SO)	5.63	Cholamandalam Investment and Finance Company Limited	ICRA AA	1.98
Avenue Supermarts Limited	CRISIL A1+	5.61	HPCL-Mittal Energy Limited	ICRA AA-	1.83
Gruh Finance Limited	CRISIL A1+	1.96	Infrastructure Development Finance Company Limited	ICRA AAA	1.59
Bank of India	CRISIL A1+	1.95	Housing Development Finance Corporation Limited	CRISIL AAA	1.11
Tata Realty And Infrastructure Limited	CARE A1+	1.91	L&T Fincorp Limited	CARE AA+	0.79
Andhra Bank	CRISIL A1+	1.90	Shriram City Union Finance Limited	CARE AA+	0.23
CORPORATE DEBT		46.31	FIXED DEPOSIT		2.96
Export Import Bank Of India	CRISIL AAA	7.89	Syndicate Bank		2.96
Shriram Transport Finance Company Limited	CARE AA+	7.69	Cash & Cash Equivalents		3.56
Rural Electrification Corporation Limited	CRISIL AAA	5.92	Net Current Assets		3.27
Mahindra & Mahindra Financial Services Limited	IND AAA	3.95	Grand Total		100.00
Tata Capital Financial Services Limited	CRISIL AA+	3.16			
Mahindra Lifespace Developers Limited	CRISIL A+	2.16			

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
11-May-15	1.744556	1002.9504	1000.5350
25-May-15	2.539475	1004.0501	1000.5341
10-Jun-15	2.558608	1004.0757	1000.5332
25-Jun-15	2.009930	1003.3182	1000.5354
10-Jul-15	2.927930	1004.5879	1000.5341
27-Jul-15	2.265713	1003.6693	1000.5323
Monthly Dividend Payout Option			
25-May-15	4.287246	1005.9358	1000.0000
25-Jun-15	4.573909	1006.3327	1000.0000
27-Jul-15	5.199013	1007.1982	1000.0000

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%) ⁵	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,392.1028	8.43%	8.77%	8.54%	10,843.12	10,876.94	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,276.9935	9.01%	9.68%	5.93%	10,901.41	10,968.20	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,170.3518	9.11%	8.12%	8.17%	10,911.19	10,811.94	10,816.65
24-Sep-10	Since Inception	1,000.0000	9.02%	8.62%	7.16%	15,094.74	14,831.55	13,903.52

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Liquid Fund Index value is 2367.53 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Liquid Fund Index

^ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Short Term Income Fund

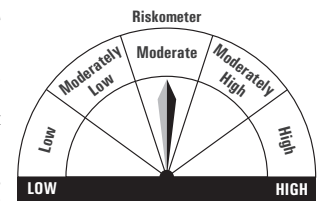
(An open-ended income scheme)

31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity.
- Degree of risk - **MODERATE**.

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



Investors understand that their principal will be at moderate risk

NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1478.8493
Weekly Dividend	1077.4371
Fortnightly Dividend	1020.6893
Monthly Dividend	1000.5787
Quarterly Dividend	1016.1650
Bonus	1479.3440
Direct Plan	
Growth	1495.0781
Maturity & Yield	
Yield to Maturity	7.61%
Average Maturity	90 Days

Modified Duration

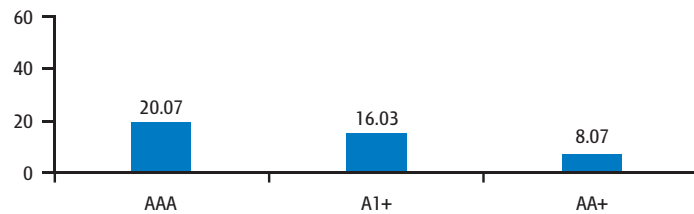
80 Days

Quarterly Average AUM

April 2015 to June 2015: ₹ 12.70 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		16.03
State Bank of Hyderabad	ICRA A1+	16.03
CORPORATE DEBT		28.14
Housing Development Finance Corporation Limited	CRISIL AAA	11.98
Infrastructure Development Finance Company Limited	ICRA AAA	8.09
L&T Fincorp Limited	CARE AA+	8.07
Cash & Cash Equivalents		52.98
Net Current Assets		2.85
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
11-May-15	1.595269	1022.5015	1020.2928
25-May-15	1.900806	1022.8925	1020.2608
10-Jun-15	2.097208	1023.1281	1020.2244
25-Jun-15	1.894772	1022.8054	1020.1820
10-Jul-15	2.350483	1023.3992	1020.1449
27-Jul-15	1.893064	1022.7183	1020.0973
Monthly Dividend Payout Option			
25-May-15	3.386366	1004.6885	1000.0000
25-Jun-15	3.862171	1005.3473	1000.0000
27-Jul-15	4.10642	1005.6855	1000.0000
Quarterly Dividend Payout Option			
26-Dec-14	14.517296	1034.3486	1014.3486
26-Mar-15	14.517296	1033.9416	1013.9416
25-Jun-15	14.445304	1029.8361	1009.8361

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,355.9525	8.45%	9.56%	8.54%	10,845.23	10,956.09	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,251.1076	8.38%	8.81%	5.93%	10,838.02	10,880.67	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,149.0608	8.88%	9.30%	8.17%	10,888.09	10,930.06	10,816.65
4-Feb-11	Since Inception	1,000.0000	9.15%	9.03%	7.38%	14,705.61	14,631.62	13,683.37

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Short Term Bond Fund Index value is 2476.46 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

¹ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Short term Bond Fund Index

[^] Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Short Term Floating Rate Fund

(An Open Ended Income Scheme)

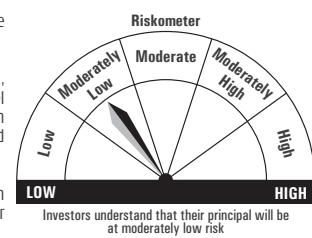
31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.

*Degree of risk - **MODERATELY LOW**.

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



NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1346.8532
Daily Dividend	1010.2400
Monthly Dividend	1046.1965
Direct Plan	
Growth	1352.5844
Direct Daily Dividend	1001.7950

Maturity & Yield

Yield to Maturity	7.22%
Average Maturity	3 Days

Modified Duration

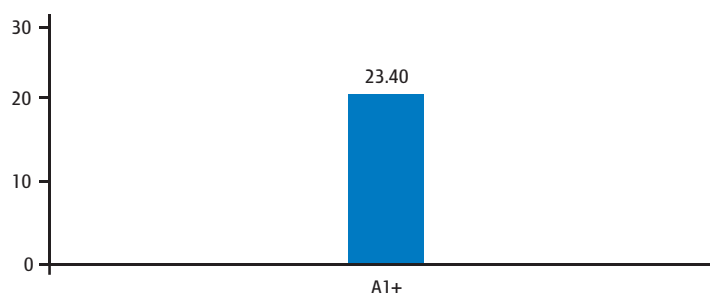
4 Days

Quarterly Average AUM

April 2015 to June 2015 : ₹ 4.29 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		23.40
State Bank of Hyderabad	ICRA A1+	23.40
Cash & Cash Equivalents		71.22
Net Current Assets		5.38
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
26-Dec-14	46.099073	1077.9292	1014.4200
27-Jan-15	4.732683	1020.9401	1014.4200
25-Feb-15	4.437069	1020.5328	1014.4200

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%) ³	Additional Bench-mark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1237.2022	8.24%	9.56%	8.54%	10,823.89	10,956.09	10,854.46
30-June-2013 to 30-June-2014	1 Year	1130.6100	9.43%	8.81%	5.93%	10,942.78	10,880.67	10,592.80
30-June-2012 to 30-June-2013	1 Year	1038.2755	8.89%	9.30%	8.17%	10,889.31	10,930.06	10,816.65
10-Feb-12	Since Inception	1000.0000	9.01%	9.16%	7.65%	13,391.34	13,457.27	12,836.01

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Short Term Bond Fund Index value is 2476.46 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Short Term Bond Fund Index

¹ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Treasury Advantage Fund

(An open-ended debt scheme)

31st July 2015

NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1431.5458
Daily Dividend	1033.0000
Fortnightly Dividend	1005.4884
Weekly Dividend	1005.4768
Monthly Dividend	1005.5063
Bonus	1432.4908
Direct Plan	
Growth	1441.9838
Maturity & Yield	
Yield to Maturity	8.38%
Average Maturity	255 Days

Modified Duration

223 Days

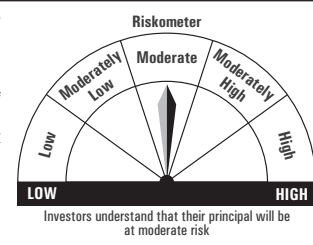
Quarterly Average AUM

April 2015 to June 2015: ₹ 54.51 Crores

This product is suitable for investors who are seeking*:

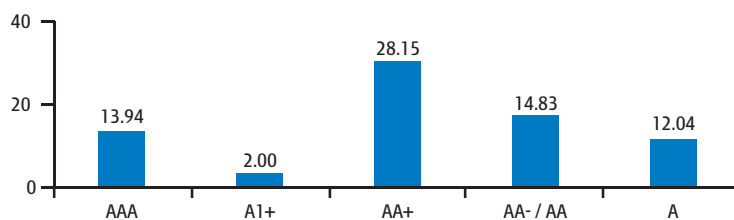
- Regular income for short term.
- To provide reasonable returns, commensurate with moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.
- Degree of risk - **MODERATE**.

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



Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		2.00
State Bank of Hyderabad	ICRA A1+	2.00
CORPORATE DEBT		68.95
HPCL-Mittal Energy Limited	ICRA AA-	14.83
L&T Fincorp Limited	CARE AA+	14.07
Tata Teleservices Limited	CARE A	12.04
Housing Development Finance Corporation Limited	CRISIL AAA	11.95
Shriram Transport Finance Company Limited	CRISIL AA+	10.06
Tata Capital Financial Services Limited	CRISIL AA+	4.01
Power Finance Corporation Limited	CRISIL AAA	1.99
Cash & Cash Equivalents		27.45
Net Current Assets		1.60
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
11-May-15	2.558249	1007.1284	1003.5864
25-May-15	2.067482	1006.9518	1004.0893
10-Jun-15	2.479364	1007.0195	1003.5868
25-Jun-15	2.026894	1007.0453	1004.2390
10-Jul-15	3.002885	1008.7140	1004.5564
27-Jul-15	2.279128	1007.9150	1004.7594
Monthly Dividend Payout Option			
25-May-15	4.643328	1010.5326	1004.1038
25-Jun-15	4.515515	1010.5054	1004.2535
27-Jul-15	5.291277	1012.1051	1004.7792

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%) ⁵	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,302.2551	9.08%	9.56%	8.54%	10,017.4216	10,018.3360	10,016.3869
30-June-2013 to 30-June-2014	1 Year	1,195.6208	8.92%	8.81%	5.93%	10,017.1044	10,016.8895	10,011.3688
30-June-2012 to 30-June-2013	1 Year	1,107.0716	8.00%	9.30%	8.17%	10,015.3396	10,017.8368	10,015.6618
3-Jun-11	Since Inception	1,000.0000	8.99%	9.17%	7.56%	14,205.5350	14,300.1669	13,461.1265

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years. CRISIL Short Term Bond Fund Index value is 2476.46 & CRISIL 1 year T-Bill is 4210.25 as on 30th June 2015

⁵ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Short term Bond Fund Index

[^] Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Credit Opportunities Fund

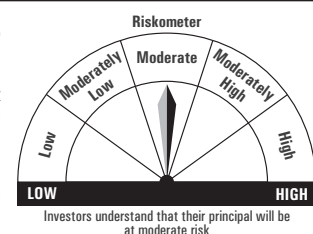
(An Open-ended debt scheme)

31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To generate income by investing in debt and money market securities across the credit spectrum.
- Degree of risk - **MODERATE**.

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



NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1419.6746
Dividend	1044.8512
Direct Plan	
Growth	1436.7478
Dividend	1162.8532
Maturity & Yield	
Yield to Maturity	9.90%
Average Maturity	2.39 Years

Modified Duration

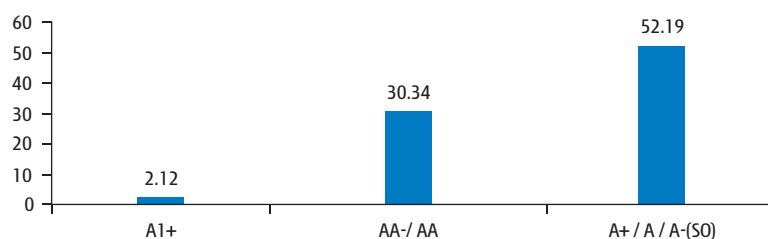
1.65 Years

Quarterly Average AUM

April 2015 to June 2015: ₹ 255.80 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		2.12
Axis Finance Limited	IND A1+	1.77
State Bank of Hyderabad	ICRA A1+	0.35
CORPORATE DEBT		82.53
Peninsula Land Limited	ICRA A	11.00
RKN Retail Private Limited	BWR A- (SO)	10.06
Oriental Hotels Limited	CARE A+	9.47
IL&FS Transportation Networks Limited	ICRA A	9.10
Indostar Capital Finance Private Limited	CARE AA-	9.01
HPCL-Mittal Energy Limited	ICRA AA-	8.87
North Eastern Electric Power Corporation Limited	ICRA AA-	6.83
Tata Teleservices Limited	CARE A	6.75
Mahindra Lifespace Developers Limited	CRISIL A+	5.82
India Infoline Finance Limited	ICRA AA	5.63
Cash & Cash Equivalents		14.35
Net Current Assets		0.99
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Quarterly Dividend Payout Option			
24-Dec-14	14.517296	1045.3098	1025.3098
26-Mar-15	14.517296	1052.8968	1032.8968
25-Jun-15	14.445304	1052.9810	1032.9810

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) †	Scheme Returns (%)^	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,271.8692	10.42%	11.10%	8.54%	11,041.91	11,109.70	10,854.46
30-June-2013 to 30-June-2014	1 Year	1,178.9854	7.88%	4.60%	5.93%	10,787.83	10,460.00	10,592.80
30-June-2012 to 30-June-2013	1 Year	1,074.8605	9.69%	10.72%	8.17%	10,968.73	11,072.35	10,816.65
31-11-2011	Since Inception	1,000.0000	9.71%	8.91%	7.69%	14,043.86	13,675.07	13,119.19

Returns for period less than 1 year are annualized returns, for 1 year period are absolute and Return for Since Inception are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of ₹ 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Composite Bond Fund Index value is 2360.29 & CRISIL 1 year T - Bill is 4210.25 as on 30th June 2015

† NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Composite Bond Fund Index

^ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Bond Fund

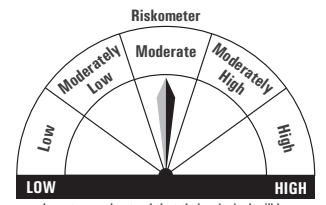
(An Open-ended Income Scheme)

31st July 2015

This product is suitable for investors who are seeking*:

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

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



NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	1337.7882
Monthly Dividend	1003.8126
Quarterly Dividend	1071.4323
Bonus	1338.4376
Direct Plan	
Growth	1358.6674
Monthly Dividend	1037.6186
Maturity & Yield	
Yield to Maturity	8.01%
Average Maturity	14.54 Years

Modified Duration

7.49 Years

ICRA Rating

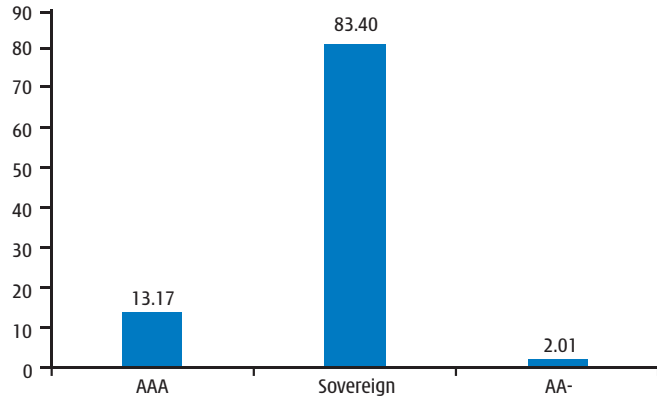
[ICRA] AAAMfs

Quarterly Average AUM

April 2015 to June 2015 : ₹ 271.17 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		1.53
Government Of India	Sovereign	1.53
CORPORATE DEBT		15.17
Power Finance Corporation Limited	CRISIL AAA	11.51
North Eastern Electric Power Corporation Limited	ICRA AA-	2.01
Reliance Jio Infocomm Limited	CRISIL AAA	1.66
GILTS		81.87
Government Of India	Sovereign	81.87
Cash & Cash Equivalents		9.20
Net Current Assets		-7.77
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
27-Apr-15	3.90541	1007.1673	1001.7602
25-May-15	1.858983	1003.5449	1000.9711
27-Jul-15	4.419739	1009.2560	1003.1367
Quarterly Dividend Payout Option			
26-Dec-14	14.517296	1078.5151	1058.5151
26-Mar-15	14.517296	1093.2100	1073.2100
25-Jun-15	14.445304	1079.9852	1059.9852

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1171.2858	12.82%	11.10%	11.76%	11,282.37	11,109.70	11,176.42
30-June-2013 to 30-June-2014	1 Year	1145.8424	2.22%	4.60%	-2.47%	10,222.05	10,460.00	9,753.08
30-June-2012 to 30-June-2013	1 Year	1044.4423	9.71%	10.72%	12.10%	10,970.85	11,072.35	11,209.71
12-Jan-12	Since Inception	1000.0000	8.38%	8.68%	6.88%	13,214.88	13,343.35	12,592.64

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL Composite Bond Fund Index value is 2360.29 & CRISIL 10 year Gilt Index is 2630.66 as on 30th June 2015

\$ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark is CRISIL 10 Year Gilt Index, #CRISIL Composite Bond Fund Index

¹ Past performance may or may not be sustained in the future

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Monthly Income Fund

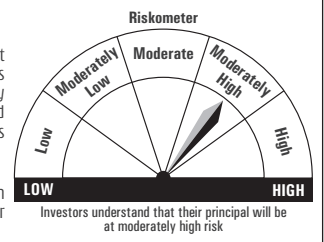
(An Open-ended Income Scheme)

31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for over medium to long term.
- To generate regular returns through investment primarily in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments. Monthly income is not assured & is subject to availability of distributable surplus.
- Degree of risk - **MODERATELY HIGH**.

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

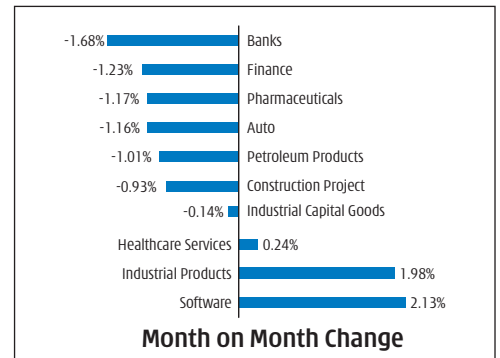
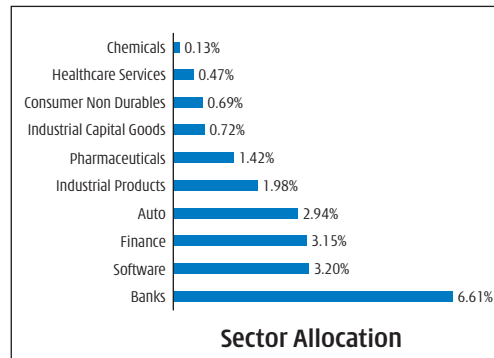
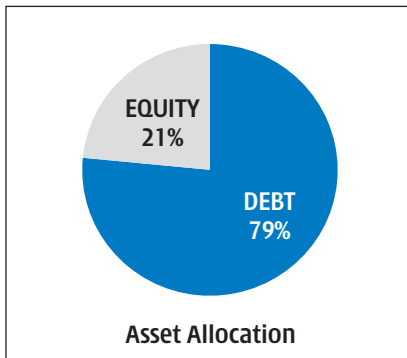


NAV as on 31st July'15

Option	NAV (in ₹)
Regular Plan	
Growth	14.05
Monthly Dividend	10.47
Direct Plan	
Growth	14.34
Maturity & Yield	
Yield to Maturity	7.91%
Average Maturity	6.82 Years
Modified Duration	
4.16 Years	
Quarterly Average AUM	
April 2015 to June 2015 : ₹ 30.09 Crores	

Portfolio	Ratings / Industry	% of Net Assets
DEBT		78.68
MONEY MARKET INSTRUMENTS		0.86
Government of India	Sovereign	0.86
CORPORATE DEBT		24.35
Rural Electrification Corporation Limited	CRISIL AAA	8.84
Infrastructure Development Finance Company Limited	ICRA AAA	8.63
Power Finance Corporation Limited	CRISIL AAA	6.88
GILTS		47.44
Government of India	Sovereign	47.44
Cash & Cash Equivalents		18.55
Net Current Assets		-12.52
EQUITY		21.32
State Bank of India	Banks	2.96
Tata Motors Limited	Auto	2.94

Portfolio	Ratings / Industry	% of Net Assets
MindTree Limited	Software	2.21
Bharat Forge Limited	Industrial Products	1.98
HDFC Bank Limited	Banks	1.92
Housing Development Finance Corporation Limited	Finance	1.85
Axis Bank Limited	Banks	1.73
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.42
Infrastructure Development Finance Company Limited	Finance	1.30
Hexaware Technologies Limited	Software	0.99
Inox Wind Limited	Industrial Capital Goods	0.72
Colgate Palmolive (India) Limited	Consumer Non Durables	0.69
Apollo Hospitals Enterprise Limited	Healthcare Services	0.47
Pidilite Industries Limited	Chemicals	0.13
Grand Total		100.00



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
29-May-15	0.060165	10.5219	10.4386
30-Jun-15	0.060165	10.4224	10.3391
31-Jul-15	0.060165	10.4873	10.4040

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%) ⁵	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	12.6877	8.80%	11.05%	11.76%	10,879.67	11,105.28	11,176.42
30-June-2013 to 30-June-2014	1 Year	11.8243	7.30%	8.28%	-2.47%	10,730.19	10,828.41	9,753.08
30-June-2012 to 30-June-2013	1 Year	10.8254	9.23%	10.83%	12.10%	10,922.74	11,083.31	11,209.71
29-Mar-11	Since Inception	10.0000	7.87%	8.81%	6.26%	13,803.80	14,323.78	12,950.75

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CRISIL MIP Blended Fund Index value is 2946.33 & CRISIL 10 year Gilt Index is 2630.66 as on 30th June 2015

⁵ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 10 Year Gilt Index. #CRISIL MIP Blended Fund Index

[^] Past performance may or may not be sustained in the future.

Mr. Ritesh Jain manages 13 schemes & Mr. Brahma Prakash Singh manages 5 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Income Fund

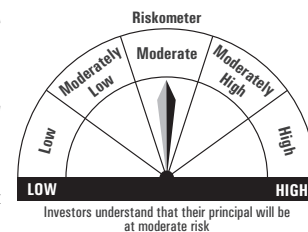
(An Open Ended Debt Scheme)

31st July 2015

This product is suitable for investors who are seeking*:

- Regular income for short term.
- To generate returns in medium to long term through investments in debt and money market instruments.
- Degree of risk - **MODERATE**.

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



NAV as on 31st July'15

Option	NAV (in ₹)
Regular Plan	
Growth	1179.2970
Direct Plan	
Growth	1185.3044
Quarterly Dividend	1051.6032

Maturity & Yield

Yield to Maturity	7.82%
Average Maturity	6.58 Years

Modified Duration

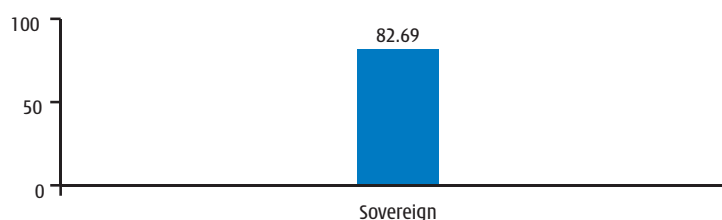
4.27 Years

Quarterly Average AUM

April 2015 to June 2015 : ₹ 1.41 Crores

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		14.70
Government of India	Sovereign	14.70
GILTS		67.99
Government of India	Sovereign	67.99
Cash & Cash Equivalents		10.29
Net Current Assets		7.02
Grand Total		100.00

Credit Quality Profile (% of AUM)



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
10-Apr-14	6.985872	1009.1851	1000.2205
25-Aug-14	0.636877	1003.6271	1002.8098
Quarterly Dividend Payout Option			
24-Dec-14	14.5172960	1069.6125	1049.6125
26-Mar-15	14.5172960	1083.4306	1063.4306
25-Jun-15	14.4453040	1062.6369	1042.6369

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) [§]	Scheme Returns (%) [^]	Benchmark Returns* (%)	Additional Benchmark* (%)
30-June-2014 to 30-June-2015	1 Year	1006.0342	10.69%	11.10%	8.54%
10-Mar-14	Since Inception	1000.3299	12.63%	12.39%	8.68%

Returns for 1 year period are absolute and Return for Since Inception are CAGR.

§ NAV(s) pertain to the start date for the specified period(s).

* Additional Benchmark is CRISIL 1 Year T-Bill, #CRISIL Composite Bond Fund Index.

[^] Past performance may or may not be sustained in the future.

Mr. Ritesh Jain manages 13 schemes. Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Large Cap Equity Fund

(An open-ended equity scheme) (earlier known as Pramerica Equity Fund)

31st July 2015

NAV as on 31st July '15

Option	NAV (in ₹)
Regular Plan	
Growth	13.53
Dividend	13.53
Direct Plan	
Growth	13.71
Dividend	13.71

Portfolio Turnover Ratio[#] 117.37

[#]Portfolio turnover ratio is calculated as lower of sales or purchase divided by AAUM for last rolling 12 months.

Quarterly Average AUM

April 2015 to June 2015: ₹ 57.93 Crores

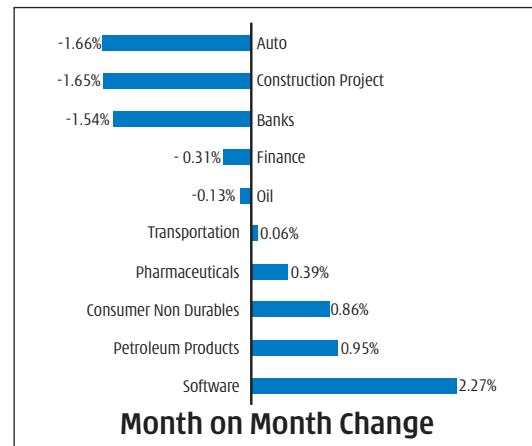
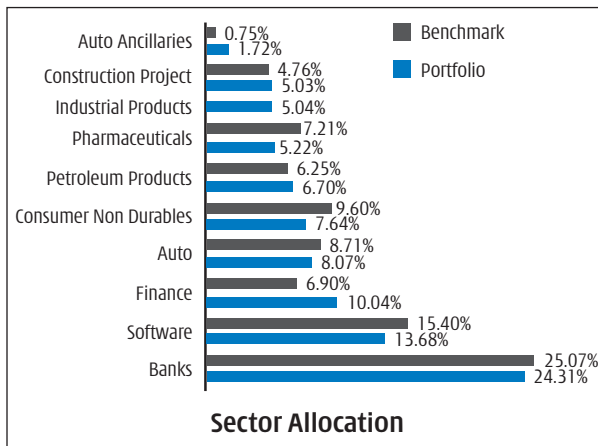
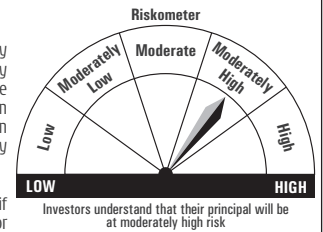
Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		91.79	Bank of Baroda	Banks	1.47
Infosys Limited	Software	7.11	Asian Paints Limited	Consumer Non Durables	1.46
Housing Development Finance Corporation Limited	Finance	6.64	Tech Mahindra Limited	Software	1.40
HDFC Bank Limited	Banks	6.06	Hexaware Technologies Limited	Software	1.18
Reliance Industries Limited	Petroleum Products	5.79	Cipla Limited	Pharmaceuticals	1.17
Larsen & Toubro Limited	Construction Project	5.03	Apollo Hospitals Enterprise Limited	Healthcare Services	1.12
ICICI Bank Limited	Banks	4.99	Hero MotoCorp Limited	Auto	1.02
Axis Bank Limited	Banks	4.26	Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.01
State Bank of India	Banks	4.14	Glenmark Pharmaceuticals Limited	Pharmaceuticals	1.00
Tata Motors Limited	Auto	3.21	HCL Technologies Limited	Software	0.99
Maruti Suzuki India Limited	Auto	2.86	Cummins India Limited	Industrial Products	0.99
ITC Limited	Consumer Non Durables	2.69	TVS Motor Company Limited	Auto	0.98
Ramkrishna Forgings Limited	Industrial Products	2.54	Snowman Logistics Limited	Transportation	0.93
Tata Consultancy Services Limited	Software	2.07	Intellect Design Arena Limited	Software	0.93
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	2.04	Hindustan Petroleum Corporation Limited	Petroleum Products	0.91
Colgate Palmolive (India) Limited	Consumer Non Durables	1.97	DCB Bank Limited	Banks	0.87
SKS Microfinance Limited	Finance	1.92	Bharat Heavy Electricals Limited	Industrial Capital Goods	0.69
Kotak Mahindra Bank Limited	Banks	1.84	Yes Bank Limited	Banks	0.68
Motherson Sumi Systems Limited	Auto Ancillaries	1.72	Oil & Natural Gas Corporation Limited	Oil	0.68
Hindustan Unilever Limited	Consumer Non Durables	1.52	IL&FS Transportation Networks Limited	Transportation	0.56
Bharat Forge Limited	Industrial Products	1.52	Pidilite Industries Limited	Chemicals	0.35
Infrastructure Development Finance Company Limited	Finance	1.48	Cash & Cash Equivalents		9.75
			Net Current Assets		-1.54
			Grand Total		100.00

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- To achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments.

*Degree of risk - **MODERATELY HIGH**.

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



Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%)	Additional Bench-mark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	11.48	13.59%	9.95%	9.31%	11,358.89	10,994.76	10,931.40
30-June-2013 to 30-June-2014	1 Year	9.18	25.05%	30.28%	31.03%	12,505.45	13,028.23	13,102.72
30-June-2012 to 30-June-2013	1 Year	8.23	11.54%	10.67%	11.28%	11,154.31	11,067.08	11,127.84
6-Dec-10	Since Inception	10.00	5.98%	7.59%	7.48%	13,040.00	13,965.54	13,903.41

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

CNX Nifty Index value is 8368.5 & S&P BSE SENSEX Index is 27780.83 as on 30th June 2015

¹ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark SENSEX, #CNX Nifty

² Past performance may or may not be sustained in the future.

Mr. Brahmprakash Singh manages 5 Schemes and Mr. Ritesh Jain manages 13 schemes Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Asset Allocation Fund

(An open-ended dynamic asset scheme) (earlier known as Pramerica Dynamic Fund)

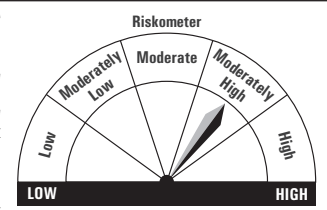
31st July 2015

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments.

*Degree of risk - **MODERATELY 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 moderately high risk

NAV as on 31st July'15

Option	NAV (in ₹)
Regular Plan	
Growth	13.15
Dividend	13.15
Direct Plan	
Growth	13.31
Dividend	13.31

Maturity & Yield

Yield to Maturity	8.22%
Average Maturity	2.56 Years

Modified Duration

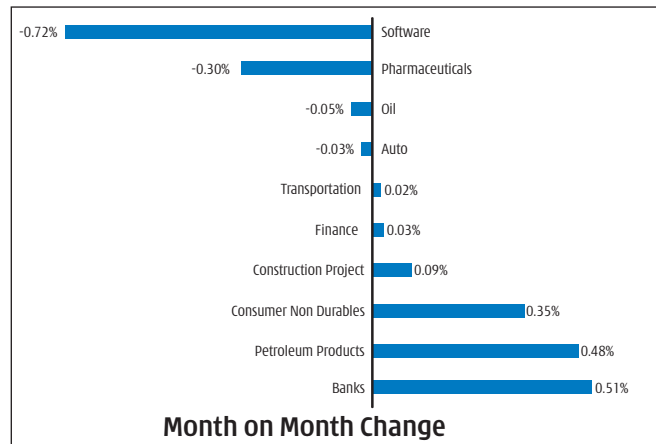
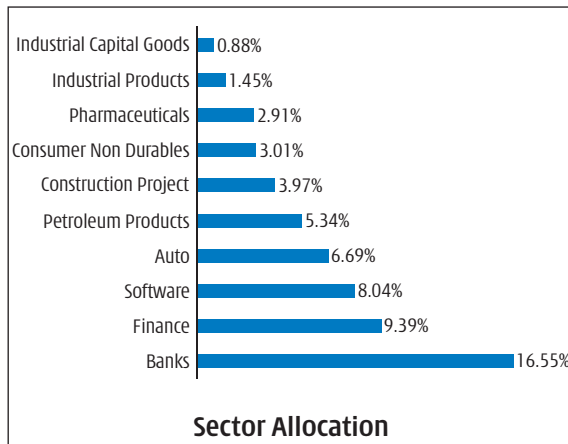
1.79 Years

Quarterly Average AUM

April 2015 to June 2015: ₹ 32.44 Crores

Portfolio	Ratings / Industry	% of Net Assets
EQUITY		58.99
Housing Development Finance Corporation Limited	Finance	6.36
Infosys Limited	Software	5.11
Reliance Industries Limited	Petroleum Products	4.75
State Bank of India	Banks	4.03
Larsen & Toubro Limited	Construction Project	3.97
HDFC Bank Limited	Banks	3.69
Axis Bank Limited	Banks	3.63
Tata Motors Limited	Auto	2.82
Maruti Suzuki India Limited	Auto	2.74
ICICI Bank Limited	Banks	1.91
SKS Microfinance Limited	Finance	1.84
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.82
ITC Limited	Consumer Non Durables	1.75
Tata Consultancy Services Limited	Software	1.59
Bharat Forge Limited	Industrial Products	1.45
Tech Mahindra Limited	Software	1.34
Kotak Mahindra Bank Limited	Banks	1.32
Colgate Palmolive (India) Limited	Consumer Non Durables	1.26
Infrastructure Development Finance Company Limited	Finance	1.19

Portfolio	Ratings / Industry	% of Net Assets
TVS Motor Company Limited	Auto	1.13
DCB Bank Limited	Banks	1.05
Bank of Baroda	Banks	0.93
Bharat Heavy Electricals Limited	Industrial Capital Goods	0.88
Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.64
Hindustan Petroleum Corporation Limited	Petroleum Products	0.58
Cipla Limited	Pharmaceuticals	0.45
Oil & Natural Gas Corporation Limited	Oil	0.43
IL&FS Transportation Networks Limited	Transportation	0.33
DEBT		41.01
CORPORATE DEBT		22.28
Rural Electrification Corporation Limited	CRISIL AAA	8.09
Infrastructure Development Finance Company Limited	ICRA AAA	7.90
Power Finance Corporation Limited	CRISIL AAA	6.30
GILTS		12.58
Government of India	Sovereign	12.58
Cash & Cash Equivalents		1.74
Net Current Assets		4.41
Grand Total		100.00



Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	11.53	11.19%	10.68%	9.31%	11,118.82	11,068.09	10,931.40
30-June-2013 to 30-June-2014	1 Year	10.07	14.50%	19.03%	31.03%	11,449.85	11,903.48	13,102.72
30-June-2012 to 30-June-2013	1 Year	9.23	9.10%	10.93%	11.28%	10,910.08	11,093.05	11,127.84
6-Dec-10	Since Inception	10.0000	5.59%	8.27%	7.48%	12,820.00	14,373.44	13,903.41

Returns for 1 year period are absolute and Since Inception Return are CAGR

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

Hybrid benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index is 5001.08 & S&P BSE SENSEX Index is 27780.83 as on 30th June 2015.

\$ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark SENSEX #A hybrid benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index

¹ Past performance may or may not be sustained in the future

Mr. Brahmprakash Singh manages 5 Schemes and Mr. Ritesh Jain manages 13 schemes Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Midcap Opportunities Fund

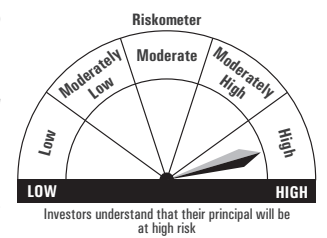
(An open-ended equity scheme)

31st July 2015

This product is suitable for investors who are seeking*:

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

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



NAV as on 31st July'15

Option	NAV (in ₹)
Regular Plan	
Growth	16.50
Dividend	16.50
Direct Plan	
Growth	16.63
Dividend	16.63

Ratio

Portfolio Turnover Ratio* **129.83**

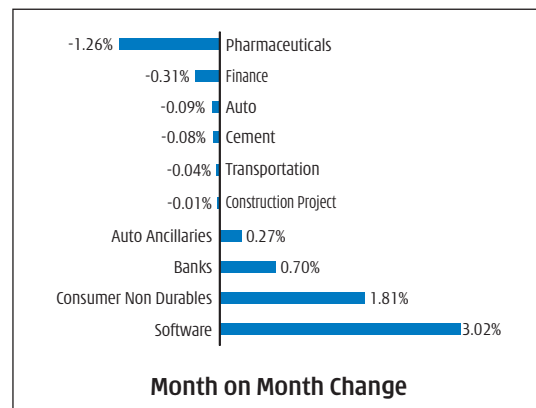
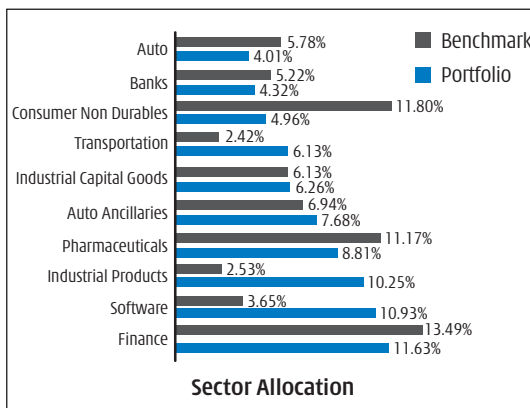
*Portfolio turnover ratio is calculated as lower of sales or purchase divided by AAUM for last rolling 12 months.

Quarterly Average AUM

April 2015 to June 2015: ₹ 157.13 Crores

Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		95.35	Natco Pharma Limited	Pharmaceuticals	1.03
Bharat Forge Limited	Industrial Products	3.75	IL&FS Transportation Networks Limited	Transportation	1.02
Motherson Sumi Systems Limited	Auto Ancillaries	3.72	Glenmark Pharmaceuticals Limited	Pharmaceuticals	1.02
Ramkrishna Forgings Limited	Industrial Products	2.76	Cummins India Limited	Industrial Products	1.01
MindTree Limited	Software	2.66	Ashok Leyland Limited	Auto	1.00
SKS Microfinance Limited	Finance	2.59	Tata Global Beverages Limited	Consumer Non Durables	1.00
Pidilite Industries Limited	Chemicals	2.38	Intellect Design Arena Limited	Software	1.00
Indiabulls Housing Finance Limited	Finance	2.37	TVS Motor Company Limited	Auto	0.99
Repco Home Finance Limited	Finance	2.09	GATI Limited	Transportation	0.96
The Byke Hospitality Limited	Hotels, Resorts And Recreational	2.06	Tata Motors Limited	Auto	0.91
Colgate Palmolive (India) Limited	Consumer Non Durables	2.01	Strides Arcolab Limited	Pharmaceuticals	0.91
Bosch Limited	Auto Ancillaries	1.76	Salzer Electronics Limited	Industrial Capital Goods	0.91
MBL Infrastructures Limited	Construction	1.68	WABCO India Limited	Auto Ancillaries	0.90
Bharat Electronics Limited	Industrial Capital Goods	1.66	Kaveri Seed Company Limited	Consumer Non Durables	0.89
Orient Cement Limited	Cement	1.64	KPIT Technologies Limited	Software	0.85
Aurobindo Pharma Limited	Pharmaceuticals	1.63	Sun Pharma Advanced Research Company Limited	Pharmaceuticals	0.85
Apollo Hospitals Enterprise Limited	Healthcare Services	1.62	Cadila Healthcare Limited	Pharmaceuticals	0.84
Cholamandalam Investment and Finance Company Limited	Finance	1.56	JK Lakshmi Cement Limited	Cement	0.80
Mahindra CIE Automotive Limited	Industrial Products	1.55	Shriram Transport Finance Company Limited	Finance	0.80
Container Corporation of India Limited	Transportation	1.46	HSIL Limited	Consumer Durables	0.79
Hexaware Technologies Limited	Software	1.36	Elecon Engineering Company Limited	Industrial Capital Goods	0.78
Biocon Limited	Pharmaceuticals	1.36	Bank of India	Banks	0.78
VA Tech Wabag Limited	Engineering Services	1.35	Yes Bank Limited	Banks	0.74
Cigniti Technologies Limited	Software	1.34	NCC Limited	Construction Project	0.74
Snowman Logistics Limited	Transportation	1.34	Kalpataru Power Transmission Limited	Power	0.73
Gateway Distriparks Limited	Transportation	1.34	AIA Engineering Limited	Industrial Products	0.72
Tech Mahindra Limited	Software	1.26	Apar Industries Limited	Industrial Capital Goods	0.72
Inox Wind Limited	Industrial Capital Goods	1.24	Z.F.Steering Gear (India) Limited	Auto Ancillaries	0.71
Aurionpro Solutions Limited	Software	1.24	Oriental Bank of Commerce	Banks	0.65
Majesco Limited	Software	1.20	Siemens Limited	Industrial Capital Goods	0.61
KNR Constructions Limited	Construction	1.19	D-Link (India) Limited	Hardware	0.61
The Ramco Cements Limited	Cement	1.18	Shivam Autotech Limited	Auto Ancillaries	0.59
Divi's Laboratories Limited	Pharmaceuticals	1.17	EPC Industries Limited	Plastic Products	0.53
Mahindra & Mahindra Financial Services Limited	Finance	1.15	Ashoka Buildcon Limited	Construction Project	0.50
Eicher Motors Limited	Auto	1.11	Radha Madhav Corporation Limited	Industrial Products	0.45
DCB Bank Limited	Banks	1.10	Sadbhav Engineering Limited	Construction Project	0.38
Hindustan Petroleum Corporation Limited	Petroleum Products	1.10	Suzlon Energy Limited	Industrial Capital Goods	0.34
Kajaria Ceramics Limited	Construction	1.09	Arvind Infrastructure Limited	Construction	0.00*
Infrastructure Development Finance Company Limited	Finance	1.07	Cash & Cash Equivalents		4.87
United Spirits Limited	Consumer Non Durables	1.06	Net Current Assets		-0.22
Bank of Baroda	Banks	1.06	Grand Total		100.00

*Note: Entitlement of 5000 shares on account of composite Scheme of Arrangement in the nature of demerger by Arvind Ltd to Arvind Infrastructure Ltd (Record Date: 29 May 2015. Listing awaited).



Performance as on 30th June 2015 - Regular Plan - Growth Option

Date	Period	NAV Per Unit (₹) ¹	Scheme Returns (%) ²	Benchmark Returns (%)	Additional Bench-mark* (%)
30-June-2014 to 30-June-2015	1 Year	12.59	22.48%	17.24%	9.31%
2-Dec-13	Since Inception	10.00	31.64%	39.10%	19.81%

Returns for 1 year period are absolute and Since Inception Return are CAGR.

¹ NAV(s) pertain to the start date for the specified period(s).

*Additional Benchmark SENSEX, #CNX Midcap.

² Past performance may or may not be sustained in the future.

Mr. Brahmprakash Singh manages 5 Schemes and Mr. Ritesh Jain manages 13 schemes Please refer page 22 for performance of all schemes managed by the fund manager.

Pramerica Diversified Equity Fund

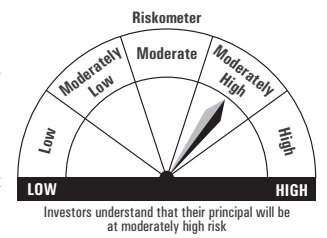
(an Open-ended Equity Scheme)

31st July 2015

This product is suitable for investors who are seeking*:

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

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



NAV as on 31st July'15

Option	NAV (in ₹)
Regular Plan	
Growth	10.64
Dividend	10.64
Direct Plan	
Growth	10.66
Dividend	10.66

Ratio

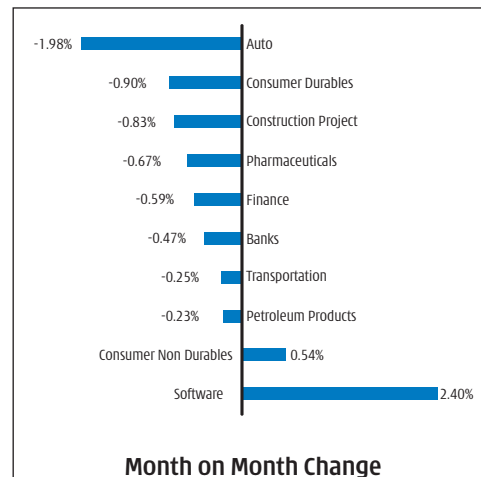
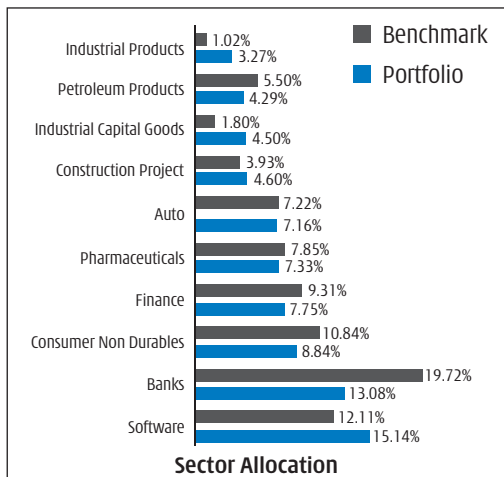
Portfolio Turnover Ratio* **56.18**

*Portfolio turnover ratio is calculated as lower of sales or purchase divided by AUM for last rolling 12 months.

Quarterly Average AUM

April 2015 to June 2015: ₹ 62.78 Crores

Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		93.83	Inox Wind Limited	Industrial Capital Goods	1.11
Housing Development Finance Corporation Limited	Finance	4.43	Indo Count Industries Limited	Textiles - Cotton	1.11
Infosys Limited	Software	4.28	Apollo Hospitals Enterprise Limited	Healthcare Services	1.08
Reliance Industries Limited	Petroleum Products	3.31	United Spirits Limited	Consumer Non Durables	1.08
HDFC Bank Limited	Banks	2.94	Natco Pharma Limited	Pharmaceuticals	1.07
State Bank of India	Banks	2.86	Glenmark Pharmaceuticals Limited	Pharmaceuticals	1.07
MindTree Limited	Software	2.54	Sadbhav Engineering Limited	Construction Project	1.06
Larsen & Toubro Limited	Construction Project	2.37	DCB Bank Limited	Banks	1.05
Colgate Palmolive (India) Limited	Consumer Non Durables	2.37	Snowman Logistics Limited	Transportation	1.05
Maruti Suzuki India Limited	Auto	2.29	Z.F.Steering Gear (India) Limited	Auto Ancillaries	1.02
Bharat Forge Limited	Industrial Products	2.28	Cummins India Limited	Industrial Products	0.99
KNR Constructions Limited	Construction	2.22	Hindustan Petroleum Corporation Limited	Petroleum Products	0.98
Axis Bank Limited	Banks	2.20	Cipla Limited	Pharmaceuticals	0.94
Tata Motors Limited	Auto	2.03	Whirlpool of India Limited	Consumer Durables	0.94
ICICI Bank Limited	Banks	2.00	Tata Global Beverages Limited	Consumer Non Durables	0.93
Tech Mahindra Limited	Software	1.76	JK Lakshmi Cement Limited	Cement	0.89
ITC Limited	Consumer Non Durables	1.73	Eicher Motors Limited	Auto	0.82
The Byke Hospitality Limited	Hotels, Resorts And Recreational	1.72	Sun Pharma Advanced Research Company Limited	Pharmaceuticals	0.81
Tata Consultancy Services Limited	Software	1.66	Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.81
Bharat Electronics Limited	Industrial Capital Goods	1.58	Bharat Heavy Electricals Limited	Industrial Capital Goods	0.74
SKS Microfinance Limited	Finance	1.54	HSIL Limited	Consumer Durables	0.72
Pidilite Industries Limited	Chemicals	1.53	Hero MotoCorp Limited	Auto	0.71
Asian Paints Limited	Consumer Non Durables	1.52	Ashok Leyland Limited	Auto	0.67
Tata Communications Limited	Telecom - Services	1.49	NCC Limited	Construction Project	0.66
Kotak Mahindra Bank Limited	Banks	1.47	TVS Motor Company Limited	Auto	0.63
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.41	Infrastructure Development Finance Company Limited	Finance	0.60
Majesco Limited	Software	1.34	Elecon Engineering Company Limited	Industrial Capital Goods	0.58
Hexaware Technologies Limited	Software	1.33	Shanthi Gears Limited	Auto Ancillaries	0.57
VA Tech Wabag Limited	Engineering Services	1.26	Yes Bank Limited	Banks	0.55
Gateway Distriparks Limited	Transportation	1.24	Kalpataru Power Transmission Limited	Power	0.54
Hindustan Unilever Limited	Consumer Non Durables	1.22	Shivam Autotech Limited	Auto Ancillaries	0.52
Aurobindo Pharma Limited	Pharmaceuticals	1.21	Ashoka Buildcon Limited	Construction Project	0.51
Shriram Transport Finance Company Limited	Finance	1.18	Suzlon Energy Limited	Industrial Capital Goods	0.49
Wipro Limited	Software	1.13	Cash & Cash Equivalents		6.96
Intellect Design Arena Limited	Software	1.11	Net Current Assets		-0.79
			Grand Total		100.00



Returns are not provided as the scheme has not completed one year of performance.

Salient Features of

	Pramerica Liquid Fund (An open-ended liquid scheme)	Pramerica Ultra Short Term Bond Fund (An open-ended debt scheme)	Pramerica Short Term Income Fund (An open-ended income scheme)
Inception Date	August 27, 2010	September 24, 2010	February 4, 2011
Investment Objective	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns	The objective of the scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns	The objective of the scheme is to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns
Fund Manager & his experience	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets
Minimum Investment Amount	₹ 10,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 500/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter
Entry Load	Not Applicable	Not Applicable	Not Applicable
Exit Load	Nil	Nil	(w.e.f May 04, 2015) <ul style="list-style-type: none"> If redeemed/switched-out on or before 90 days from the date of allotment : 0.30%; If redeemed/switched-out after 90 days from the date of allotment : Nil.
Plans	Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan
Options Available	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]
Facilities (Under Dividend Option)	Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly) Dividend Payout (Fortnightly, Monthly) Dividend Transfer Plan	Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly) Dividend Payout (Fortnightly, Monthly) Dividend Transfer Plan	Dividend Reinvestment (Weekly, Fortnightly, Monthly, Quarterly) Dividend Payout (Monthly, Quarterly) Dividend Transfer Plan
Default Options	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Monthly
Face Value (₹/ Unit)	₹ 1000/-	₹ 1000/-	₹ 1000/-
Benchmark	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	CRISIL Short Term Bond Fund Index
SIP (Minimum Amount)			
- Daily/ Monthly	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each
- Quarterly	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each
SIP Dates	1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates
SIP Frequency	Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly
<p>@ Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed.</p>			

Various Schemes

Pramerica Short Term Floating Rate Fund (An Open Ended Income Scheme)	Pramerica Treasury Advantage Fund (An open-ended debt scheme)	Pramerica Credit Opportunities Fund (An Open-ended debt scheme)	Pramerica Dynamic Bond Fund (An Open-ended Income Scheme)
February 10, 2012	June 3, 2011	October 31, 2011	January 12, 2012
To generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not guarantee any returns.	The objective of the scheme is to provide reasonable returns, commensurate with a moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.	The objective of the scheme is to generate income by investing in debt/ and money market securities across the credit spectrum. The scheme would also seek to maintain reasonable liquidity within the fund. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.	The objective of the Scheme is to generate optimal returns through active management of a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets
₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter
₹ 100/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter
Not Applicable	Not Applicable	Not Applicable	Not Applicable
Nil	(w.e.f May 04, 2015) <ul style="list-style-type: none"> If redeemed/switched-out on or before 270 days from the date of allotment : 0.75%; If redeemed/switched-out after 270 days from the date of allotment : Nil. 	Exit Load: (w.e.f May 04, 2015) <ul style="list-style-type: none"> If redeemed/switched-out on or before 365 days from the date of allotment : 2%; If redeemed/switched-out after 365 days from the date of allotment : Nil. 	(w.e.f. 1st January, 2015): <ul style="list-style-type: none"> If redeemed/switched-out on or before 180 days from the date of allotment : 1%; If redeemed/switched-out after 180 days from the date of allotment : Nil.
Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan
Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]
Dividend Reinvestment Plan (Daily, Weekly, Monthly) Dividend Transfer Plan (Daily, Weekly, Monthly)	Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly) Dividend Payout (Fortnightly, Monthly) Dividend Transfer Plan	Dividend Reinvestment (Quarterly) Dividend Payout (Quarterly) Dividend Transfer Plan	Dividend Reinvestment (Monthly, Quarterly) Dividend Payout (Monthly, Quarterly) Dividend Transfer Plan
Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Daily	Default Option: Growth Default Dividend Facility: Dividend Reinvestment	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Monthly
₹ 1000/-	₹ 1000/-	₹ 1000/-	₹ 1000/-
CRISIL Short Term Bond Fund Index	CRISIL Short Term Bond Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index
10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each	10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each	10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each	10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each
1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates	1/7/10/15/25 or all five dates
Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly	Monthly/ Quarterly

Salient Features of

	Pramerica Dynamic Monthly Income Fund (An Open-ended Income Scheme)	Pramerica Income Fund (An Open Ended Debt Scheme)	Pramerica Large Cap Equity Fund (An open-ended equity scheme) (earlier known as Pramerica Equity Fund)
Inception Date	March 29, 2011	March 10, 2014	December 6, 2010
Investment Objective	The objective of the Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments. Monthly Income is not assured & is subject to availability of distributable surplus. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	The scheme will endeavor to generate returns in medium to long term through investments in debt and money market instruments. However, there is no assurance that the investment objective shall be realized.	The primary objective of Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
Fund Manager & his experience	B P Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets	Ritesh Jain Over 17 years of experience in financial services and capital markets	B P Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets
Minimum Investment Amount	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter	₹ 5,000/- and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 1,000/- and in multiples of ₹ 1 thereafter	₹ 500/- and in multiples of ₹ 1 thereafter
Entry Load	Not Applicable	Not Applicable	Not Applicable
Exit Load	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil 	Nil	<ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil
Plans	Regular Plan & Direct Plan	Regular Plan & Direct Plan	Regular Plan & Direct Plan
Options Available	Growth, Dividend & Bonus [®]	Growth, Dividend & Bonus [®]	Growth & Dividend
Facilities (Under Dividend Option)	Dividend Reinvestment (Monthly) Dividend Payout (Monthly) Dividend Transfer Plan	Dividend Reinvestment (Monthly, Quarterly) Dividend Payout (Monthly, Quarterly) Dividend Transfer Plan	Dividend Reinvestment Dividend Payout Dividend Transfer Plan
Default Options	Default Option: Growth Default Dividend Facility: Dividend Reinvestment Default Dividend Frequency: Monthly	Default Option: Growth Default Dividend Facility: Dividend Reinvestment	Default Option: Growth Default Dividend Facility: Dividend Reinvestment
Face Value (₹/ Unit)	₹ 1000/-	₹ 1000/-	₹ 10/-
Benchmark	CRISIL MIP Blended Index	CRISIL Composite Bond Fund Index	CNX Nifty
SIP (Minimum Amount)			
- Daily/ Monthly	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each	10 installments of ₹ 500/- each
- Quarterly	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each	5 installments of ₹ 1000/- each
SIP Dates	1/ 7/ 10/ 15/ 25 or all five dates	1/ 7/ 10/ 15/ 25 or all five dates	1/ 7/ 10/ 15/ 25 or all five dates
SIP Frequency	Monthly/ Quarterly	Monthly/ Quarterly	Daily/Monthly/ Quarterly

@ Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed.

Various Schemes

Pramerica Dynamic Asset Allocation Fund (An open-ended dynamic asset scheme) (earlier known as Pramerica Dynamic Fund)	Pramerica Midcap Opportunities Fund (An open-ended equity scheme)	Pramerica Diversified Equity Fund (An Open-ended Equity Scheme)
<p>December 6, 2010</p> <p>The objective of the scheme is to achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.</p> <p>BP Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets</p> <p>₹ 5,000/- and in multiples of ₹ 1 thereafter</p> <p>₹ 500/- and in multiples of ₹ 1 thereafter</p> <p>Not Applicable</p> <ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment - 1%; If the units are redeemed/switch-out after 365 days - Nil <p>Regular Plan & Direct Plan</p> <p>Growth & Dividend</p> <p>Dividend Reinvestment Dividend Payout Dividend Transfer Plan</p> <p>Default Option: Growth Default Dividend Facility: Dividend Reinvestment</p> <p>₹ 10/-</p> <p>A Hybrid Benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index¹. <small>#CRISIL Hybrid ("Indices") are computed, compiled and prepared by CRISIL using equity indices, which is one of its components licensed by India Index Services & Products Limited ("IISL") and Standard and Poor's Financial Services LLC ("S&P") to CRISIL. CRISIL Indices are the sole property of CRISIL. CRISIL Indices shall not be copied, transmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the indices and is not responsible for any errors or for the results obtained from the use of the indices. CRISIL especially states that CRISIL / IISL / S&P has no financial liability whatsoever to the users of CRISIL Indices</small></p> <p>10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each</p> <p>1/7/ 10/ 15/ 25 or all five dates</p> <p>Daily/Monthly/ Quarterly</p>	<p>December 2, 2013</p> <p>The primary objective of the Scheme is to achieve long-term capital appreciation by predominantly investing in equity & equity related instruments of mid cap companies. However, there is no assurance that the investment objective of the Scheme will be realized.</p> <p>BP Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets</p> <p>₹ 5,000/- and in multiples of ₹ 1 thereafter</p> <p>₹ 500/- and in multiples of ₹ 1 thereafter</p> <p>Not Applicable</p> <ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil <p>Regular Plan & Direct Plan</p> <p>Growth & Dividend</p> <p>Dividend Reinvestment Dividend Payout Dividend Transfer Plan</p> <p>Default Option: Growth Default Dividend Facility: Dividend Reinvestment</p> <p>₹ 10/-</p> <p>CNX Midcap Index</p> <p>10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each</p> <p>1/7/ 10/ 15/ 25 or all five dates</p> <p>Monthly/ Quarterly</p>	<p>March 4, 2015</p> <p>To generate income & capital appreciation by predominantly investing in an actively managed diversified portfolio of equity & equity related instruments including derivatives. However, there is no assurance that the investment objective shall be realized.</p> <p>BP Singh (for equity portfolio) Over 18 years of experience in broad based investment management Ritesh Jain (for fixed income portfolio) Over 17 years of experience in financial services and capital markets</p> <p>₹ 5,000/- and in multiples of ₹ 1 thereafter</p> <p>₹ 500/- and in multiples of ₹ 1 thereafter</p> <p>Not Applicable</p> <ul style="list-style-type: none"> If the units are redeemed/switch-out on or before 365 days of allotment: 1%; If the units are redeemed/switch-out after 365 days: Nil <p>Regular Plan & Direct Plan</p> <p>Growth & Dividend</p> <p>Dividend Reinvestment Dividend Payout Dividend Transfer Plan</p> <p>Default Option: Growth Default Dividend Facility: Dividend Reinvestment</p> <p>₹ 10/-</p> <p>S&P BSE 200 Index</p> <p>10 installments of ₹ 500/- each 5 installments of ₹ 1000/- each</p> <p>1/7/ 10/ 15/ 25 or all five dates</p> <p>Monthly/ Quarterly</p>

Performance of all the schemes

Funds managed by Mr. Ritesh Jain	Since Inception		June 30th, 2012 to June 30th, 2013		June 30th, 2013 to June 30th, 2014		June 30th, 2014 to June 30th, 2015	
	CAGR Return	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000
Pramerica Liquid Fund - Growth	9.06%	15,223.20	8.95%	10,895.09	9.36%	10,936.33	8.89%	10,888.81
CRISIL Liquid Fund Index (Benchmark)	8.58%	14,897.34	8.12%	10,811.94	9.68%	10,968.20	8.77%	10,876.94
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.12%	13,953.05	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Ultra Short Term Bond Fund - Growth	9.02%	15,094.74	9.11%	10,911.19	9.01%	10,901.41	8.43%	10,843.12
CRISIL Liquid Fund Index (Benchmark)	8.62%	14,831.55	8.12%	10,811.94	9.68%	10,968.20	8.77%	10,876.94
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.16%	13,903.52	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Large Cap Equity Fund - Growth #	5.98%	13,040.00	11.54%	11,154.31	25.05%	12,505.45	13.59%	11,358.89
CNX Nifty (Benchmark)	7.59%	13,965.54	10.67%	11,067.08	30.28%	13,028.23	9.95%	10,994.76
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Dynamic Asset Allocation Fund - Growth #	5.59%	12,820.00	9.10%	10,910.08	14.50%	11,449.85	11.19%	11,118.82
A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index (Benchmark)	8.27%	14,373.44	10.93%	11,093.05	19.03%	11,903.48	10.68%	11,068.09
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Short Term Income Fund - Growth	9.15%	14,705.61	8.88%	10,888.09	8.38%	10,838.02	8.45%	10,845.23
CRISIL Short Term Bond Fund Index (Benchmark)	9.03%	14,631.62	9.30%	10,930.06	8.81%	10,880.67	9.56%	10,956.09
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.38%	13,683.37	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Dynamic Monthly Income Fund - Growth #	7.87%	13,803.80	9.23%	10,922.74	7.30%	10,730.19	8.80%	10,879.67
CRISIL MIP Blended Index (Benchmark)	8.81%	14,323.78	10.83%	11,083.31	8.28%	10,828.41	11.05%	11,105.28
CRISIL 10 Year Gilt Index (Additional Benchmark)	6.26%	12,950.75	12.10%	11,209.71	-2.47%	9,753.08	11.76%	11,176.42
Pramerica Treasury Advantage Fund - Growth	8.99%	14,205.54	8.00%	10,015.34	8.92%	10,017.10	9.08%	10,017.42
CRISIL Short Term Bond Fund Index (Benchmark)	9.17%	14,300.17	9.30%	10,017.84	8.81%	10,016.89	9.56%	10,018.34
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.56%	13,461.13	8.17%	10,015.66	5.93%	10,011.37	8.54%	10,016.39
Pramerica Credit Opportunities Fund - Growth	9.71%	14,043.86	9.69%	10,968.73	7.88%	10,787.83	10.42%	11,041.91
CRISIL Composite Bond Fund Index (Benchmark)	8.91%	13,675.07	10.72%	11,072.35	4.60%	10,460.00	11.10%	11,109.70
CRISIL 1 Year T - Bill Index (Additional Benchmark)	7.69%	13,119.19	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46
Pramerica Dynamic Bond Fund - Growth	8.38%	13,214.88	9.71%	10,970.85	2.22%	10,222.05	12.82%	11,282.37
CRISIL Composite Bond Fund Index (Benchmark)	8.68%	13,343.35	10.72%	11,072.35	4.60%	10,460.00	11.10%	11,109.70
CRISIL 10 Year T - Bill Index (Additional Benchmark)	6.88%	12,592.64	12.10%	11,209.71	-2.47%	9,753.08	11.76%	11,176.42
Pramerica Short Term Floating Rate Fund - Growth	9.01%	13,391.34	8.89%	10,889.31	9.43%	10,942.78	8.24%	10,823.89
CRISIL Short Term Bond Fund Index (Benchmark)	9.16%	13,457.27	9.30%	10,930.06	8.81%	10,880.67	9.56%	10,956.09
CRISIL 1 Year T-Bill Index (Additional Benchmark)	7.65%	12,836.01	8.17%	10,816.65	5.93%	10,592.80	8.54%	10,854.46

Funds managed by Mr. Brahmprakash Singh	Since Inception		June 30th, 2012 to June 30th, 2013		June 30th, 2013 to June 30th, 2014		June 30th, 2014 to June 30th, 2015	
	CAGR Return	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000	Absolute Returns	Inv Value of ₹ 10,000
Pramerica Large Cap Equity Fund - Growth \$	5.98%	13,040.00	11.54%	11,154.31	25.05%	12,505.45	13.59%	11,358.89
CNX Nifty (Benchmark)	7.59%	13,965.54	10.67%	11,067.08	30.28%	13,028.23	9.95%	10,994.76
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Dynamic Asset Allocation Fund - Growth \$	5.59%	12,820.00	9.10%	10,910.08	14.50%	11,449.85	11.19%	11,118.82
A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index (Benchmark)	8.27%	14,373.44	10.93%	11,093.05	19.03%	11,903.48	10.68%	11,068.09
S&P SENSEX (Additional Benchmark)	7.48%	13,903.41	11.28%	11,127.84	31.03%	13,102.72	9.31%	10,931.40
Pramerica Dynamic Monthly Income Fund - Growth \$	7.87%	13,803.80	9.23%	10,922.74	7.30%	10,730.19	8.80%	10,879.67
CRISIL MIP Blended Index (Benchmark)	8.81%	14,323.78	10.83%	11,083.31	8.28%	10,828.41	11.05%	11,105.28
CRISIL 10 Year Gilt Index (Additional Benchmark)	6.26%	12,950.75	12.10%	11,209.71	-2.47%	9,753.08	11.76%	11,176.42
Pramerica Midcap Opportunities Fund - Growth \$	31.64%	N.A	N.A	N.A	N.A	N.A	22.48%	N.A
CNX Midcap Index (Benchmark)	39.10%	N.A	N.A	N.A	N.A	N.A	17.24%	N.A
S & P Sensex (Additional Benchmark)	19.81%	N.A	N.A	N.A	N.A	N.A	9.31%	N.A

Funds managed by Mr. Ritesh Jain	"Since Inception (CAGR Return)"	June 30th, 2012 to June 30th, 2013 (Absolute Returns)	June 30th, 2013 to June 30th, 2014 (Absolute Returns)	June 30th, 2014 to June 30th, 2015 (Absolute Returns)
Pramerica Income Fund - Growth	12.63%	NA	NA	10.69%
CRISIL Composite Bond Fund Index (Benchmark)	12.39%	NA	NA	11.10%
CRISIL 1 Year T - Bill Index (Additional Benchmark)	8.68%	NA	NA	8.54%

As per SEBI standard on performance disclosure, returns in INR terms based on a standard investment of Rs. 10,000/- have been shown only for Schemes that have been in existence for more than three years.

\$ Mr. Ritesh Jain manages the fixed income portfolio of this scheme.

Mr. Brahmprakash Singh manages the equity portfolio of this scheme.

Past performance may or may not be sustained in future. Calculations are based on Regular Plan - Growth Option NAV.

The above data excludes performance of the schemes which have not completed a year.

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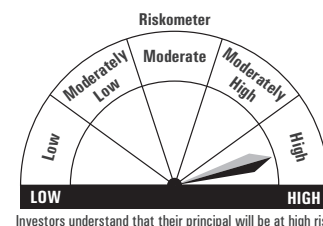
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