

FUND FACT SHEET

JUNE 2015



Pramerica

MUTUAL FUND



Pramerica

MUTUAL FUND

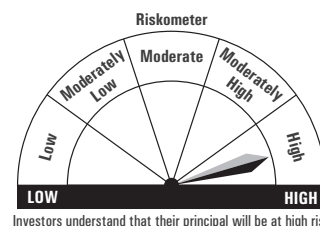
Invest in the rising stars of India

Invest in
**Pramerica Midcap
Opportunities Fund**

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.



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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 1 st July, 2015	
Long - term Average P/E Nifty	18.54
20 Day Moving Average	22.67
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	17.37%	11.46%	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	15.44%	6.84%	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 June 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.**

The information contained herein is provided by Pramerica Asset Managers Private Limited (the AMC) on the basis of publicly available information, internally developed data and other third party sources believed to be reliable. However, the AMC cannot guarantee the accuracy of such information, assure its completeness, or warrant such information will not be changed. The information contained herein is current as of the date of issuance (or such earlier date as referenced herein) and is subject to change without notice. **There can be no assurance that any forecast made herein will be actually realized.** These materials do not take into account individual investor's objectives, needs or circumstances or the suitability of any securities, financial instruments or investment strategies described herein for particular investor. Hence, each investor is advised to consult his or her own professional investment / tax advisor / consultant for advice in this regard. These materials are not intended for distribution to or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation.



Market Round-Up : Equity

B P Singh,
Executive Director & CIO - Equity

Market Round Up (Equity)

After a volatile and range bound nifty for the month of May, first week of June witnessed a sharp correction of 6% when RBI in the credit policy reduced the repo rates by 25bps and stated of no room for further policy easing in the near term as a potentially weak monsoon poses immediate upside risk to inflation. The market weakness extended followed by a weak monsoon forecast by the India Meteorological Department (IMD) which corroborated with the RBI's stance of risk to rising inflation.

Recent data suggest that bank deposit growth is surpassing credit growth at a faster pace indicating commercial banks will reduce the interest rates faster than the central bank. IMD forecast on monsoon turned out to be conservative as India received better than forecast rainfall with 16% surplus as we speak. The showers not only boosted the sowing of kharif crops but also improved sentiment in the stock markets, which till then was apprehensive about southwest monsoon performance, given the adverse forecast by IMD. The rains also helped in filling up the reservoirs which is up 111% YoY and 146% of last 10 year average. Better than expected monsoon, expectation of at least a good Rabi crop and Deposit growth-Credit growth spread augurs well for softer interest rates cycle in times ahead.

Early signs of green shoots are becoming visible which leads us to believe that Indian economy presents a strong case of recovery in the near future. Indirect tax collection jumped 39.2 % in April-May, with excise showing a smart rise reflecting a pickup in manufacturing. Government thrust on critical measures like legislative reforms, specific executive actions and step-up in Infrastructure spending should help revive a flagging investment cycle.

The most talked about event in the global markets i.e. US interest rate hike was deferred and once again, the timeline was left for the market to guess. We believe the world market has already adjusted largely to the occurrence of this event and don't foresee any significant impact, as and when it happens. Greece default is a reality now and current signals are indicating that exit of Greece from Euro can swing both sides. In the event of Greece exit there could be a short term impact owing to global risk aversion and capital flow adjustments. The contrary scenario could further delay the case of US rate hike and extend soft interest rates and benign global liquidity scenario as the global central banks prolong their monetary easing policy.

The Chinese stock market euphoria is abating indicated by a 19% drop from the peak in Shanghai Composite index. Volatility in Chinese markets and weak economic fundamentals is expected to restrict the demand for global commodities thus softening the commodity prices in near to medium future. Soft commodity prices augurs well for India's growth story as its presents a strong case for low cost infrastructure development and operating margin expansion for Indian corporate.

Outlook

We continue to expect growth indicators to improve in H2FY16 anchored by higher government spending and higher real incomes. Benign monsoon should help alleviate concerns on rural demand and risk to inflation from poor cultivation. Macros remains favorable for an aggressive monetary easing which should help revive corporate capex sooner than later.

Though we continue to remain conservative on the corporate earnings in the near term and we strongly believe the earnings to pick up in 2HFY16. Global events and capital flows adjustment will continue to add volatility/weakness in the equity markets which we believe will be an opportunity to add fundamentally strong stocks which are well positioned to capture the India growth story.

Data Source : Bloomberg.



Market Round-Up : Fixed Income

Ritesh Jain,
Executive Director & Head - Fixed Income

As expected, the RBI reduced the repo rate by 25 bps to 7.25% in its June policy. It mentioned that it has to be prudent in adapting to a conservative approach by front loading rate cuts and then wait for more clarity on whether govt supply side measures succeed in mitigating the risks to the recent disinflationary path, especially given the backdrop of India Meteorological Department (IMD) forecast of below normal monsoon. RBI revised up its Consumer Price Index (CPI) inflation forecast from 5.8% to 6% for March 2016 accounting for future inflationary impact from recent govt hike in service tax rate to 14%. In terms of guidance, it mentioned that the strong government food supply management in the event of below normal monsoon can open up further space for rate reductions.

In terms of the other macro data points, the headline CPI inflation for the month of May-15 rose to 5.01%YoY from 4.87%YoY in Apr-15. Although, some pickup was evident in the food price pressures, the broad momentum remained contained. Core inflation edged up slightly, on the back of a rise in services inflation, and transport CPI inflation turned positive after a gap of four months reflecting the fuel price hikes last month. India's May Wholesale Price Index (WPI) inflation came at (-) 2.36%YoY as against prior reading of (-) 2.65%. The April Index of Industrial Production (IIP) printed a robust 4.1% YoY, which was much higher than the consensus expectations. The May trade deficit narrowed to USD 10.4 bn vs. prior month's deficit of USD 11.0bn, aided by a fall in gold imports as festival demand declined. However, exports growth remained in the negative territory for the sixth consecutive month. The April-May fiscal deficit stood at 37.5% v/s 45.3% in previous fiscal.

The domestic bond market which was fairly well bid before the monetary policy slipped into a bearish mode despite the 25 bps repo- rate cut as the market perceived the policy guidance to be relatively hawkish. The upward revision in the CPI forecasts, IMD forecast of below normal monsoons and a hint from US Fed about its intent to hike the rates sometime this year casting a shadow over future rate cuts resulted in position sell-off. The yield on new 10Y GOI soared about 25 bps amidst acute volatility intra-month. In the second half of the month, the prospect of normal monsoon allaying the initial fear of deficient rains along with Finance ministry official comment about their reluctance to borrow dear somewhat sooth the nerves of the market. The media news of RBI proposing to Government that current FII limits for Government bonds to be converted in INR terms implying additional INR 350-400 bn limits for FII's in the segment also boosted the sentiments. The Government refrained from accepting higher yields at last auction for the month by rejecting bids for notified amount of INR 900bn and accepting bids worth only INR 600bn also helped in stabilizing the

sentiment. However, toward the month end the market witnessed another round of sell-off on the back of Greece episode to close the month significantly in red then where it was the previous month. The 10-yr benchmark Government bond close 22bps higher at 7.86% for the month. The corporate curve also witnessed the similar trend, while spreads remained broadly unchanged. The domestic liquidity situation remained comfortable with overnight rates remaining well anchored near the RBI Repo rate.

On the Global front, all eyes were on development in Greece. It unexpectedly withdrew from its debt bailout negotiations rejecting the creditor proposals and called for referendum leaving the decision to Greece public to vote for bailout proposals initiated by European Union (EU) creditors. The ECB then refused to extend additional funds through Emergency liquidity assistance. Greece also failed to make the debt re payment of 1.6bn Euros to IMF toward the month-end, all leading to prospect of Greece being exited from the Euro-Zone. Still as it stands, market is hoping for a last minute deal with media reports suggesting that EU chief & Greek PM were taking a step forward to renegotiate the Greece bailout deal. The development lead to significant degree of volatility across all asset classes globally. The INR too dipped to 64.25 to a Dollar only to recover with stability in domestic asset classes, particularly Equity. Elsewhere, the Fed chair continued to hint at the plans to raise US FED rate sometime this year. The US labor, housing & personal income data continued to show improvements, while the Industrial activity showed some signs of stagnation on the back of stronger USD. The yield on US Treasury 10-Y note which hardened to 2.47% intra-month, tracking the improvement in the data points and the Fed guidance came off sharply by 12 bps to 2.35% post the referendum in Greece, as risk off sentiment prevailed. China also reduced its lending and deposit rates for the fourth time in a year to address its structural economic problems. The international Brent crude remain muted due to global risk off & hopes of resumption of supply of Iranian crude as the deadline for the nuclear agreement with western partners approaches.

Going ahead, we still believe for a last minute deal with Greece as the probable outcome as EU creditors & Greek PM have shown willingness to continue with their talks on bailout deal even in the phase of referendum. Post that the market attention is expected to shift back to supportive domestic macros and monsoon advancement and an expectation of rate-cut accordingly in the upcoming policy. The investment strategy shall continue to focus on opportunistic move within the broader positive outlook.

Data Source : Bloomberg.

Key Economic Data for June 15

	30-Jun-15	31-May-15	31-Mar-15	Monthly Change	Change since March 2015
364 Day T Bill	7.71	7.77	7.93	-0.06	-0.22
5 Yr Gilt Benchmark	8.06	7.84	7.75	0.22	0.31
10 Yr Gilt Benchmark	7.86	7.64	7.74	0.22	0.12
30 Yr Gilt Benchmark	8.15	7.96	7.81	0.19	0.34
91 Day Manufacturing CP(P1+)	8.15	8.23	9.05	-0.08	-0.9
91 Day Bank CD	7.82	7.96	8.52	-0.14	-0.7
1 Yr AAA Spreads	0.63	0.65	0.69	-0.02	-0.06
5 Yr AAA Spreads	0.42	0.42	0.4	0	0.02
5 Yr OIS	7.25	7.11	7.06	0.14	0.19
CRR	4	4	4	0	0
RBI LAF - Reverse Repo Rate	7.25	7.5	7.5	-0.25	-0.25
Foreign Exchange Reserve (\$ bn)	355.45	351.55	339.99	3.9	15.46
Brent Crude	63.59	65.56	57.08	-2.73	5.75
US Fed Funds Rate	0.25	0.25	0.25	0	0
US 10-Yr Gilt	2.35	2.12	1.92	0.22	0.42
INR/USD	63.65	63.83	62.5	-0.18	1.15
USD/EURO	1.11	1.1	1.07	0.02	0.05
USD/YEN	122.50	124.15	120.13	-1.71	2.31

Pramerica Liquid Fund

(An open-ended liquid scheme)

30th June 2015

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

Date of initial allotment

August 27, 2010

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly)

Dividend Payout (Fortnightly, Monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index[§]

CRISIL Liquid Fund Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	1522.3200
Daily Dividend	1000.8000
Weekly Dividend	1000.0412
Fortnightly Dividend	1000.9065
Monthly Dividend	1000.9056
Bonus	1521.8697
Direct Plan	
Growth	1525.3847
Daily Dividend	1000.5500
Weekly Dividend	1000.1284
Monthly Dividend	1000.9281

Maturity & Yield

Yield to Maturity 7.87%
Average Maturity 47 Days

Modified Duration

47 Days

Minimum Investment Amount

₹ 10,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: Nil

CRISIL Rating

CRISIL AAAA^{mf}s

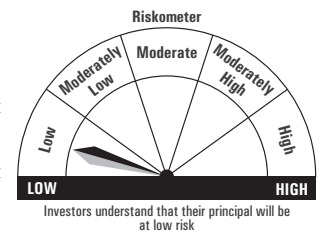
Quarterly Average AUM

April 2015 to June 2015 : ₹ 963.21 Crores

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.



Portfolio	Ratings	% of Net Assets	Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS			99.61		
Government of India	Sovereign	16.33	Aditya Birla Money Limited	CRISIL A1+	2.64
UCO Bank	CRISIL A1+	10.58	Indostar Capital Finance Private Limited	CRISIL A1+	2.64
Vijaya Bank	CARE A1+	7.95	Andhra Bank	CRISIL A1+	2.13
Punjab and Sind Bank	ICRA A1+	7.46	Bank of India	CRISIL A1+	2.12
State Bank of Hyderabad	ICRA A1+	5.31	JM Financial Asset Reconstruction Company Private Limited	ICRA A1+	1.07
Corporation Bank	CRISIL A1+	5.27	Kotak Commodity Services Limited	ICRA A1+	1.06
Godrej Properties limited	ICRA A1+	4.79	Edelweiss Commodities Services Limited	CRISIL A1+	1.06
Axis Finance Limited	IND A1+	4.25	Aditya Birla Finance	ICRA A1+	0.53
Gruh Finance Limited	CRISIL A1+	4.24	Housing Development Finance Corporation Limited	CRISIL A1+	0.53
IDBI Bank Limited	CRISIL A1+	3.19	Infrastructure Development Finance Company Limited	CRISIL A1+	0.53
Power Finance Corporation Limited	ICRA A1+	2.67	FIXED DEPOSIT		8.02
Reliance Home Finance Limited	CRISIL A1+	2.66	Syndicate Bank		8.02
Fedbank Financial Services Limited	CRISIL A1+	2.66	Net Current Assets		-7.63
AU Financiers (India) Limited	IND A1+	2.65	Grand Total		100.00
Aditya Birla Housing Finance Limited	ICRA A1+	2.65			
TGS Investments and Trade Private Limited	ICRA A1+	2.65			

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
25-Sep-14	2.753368	1003.5600	1000.0267
10-Oct-14	2.641584	1003.6795	1000.0403
25-Oct-14	2.577495	1003.5908	1000.0399
10-Nov-14	2.722274	1003.7998	1000.0488
25-Nov-14	2.475264	1003.5303	1000.1202
25-Jun-15	0.137615	1000.1957	1000.0052
Monthly Dividend Payout Option			
25-Apr-15	5.651406	1007.9171	1000.0925
25-May-15	4.980923	1006.9212	1000.0249
25-Jun-15	4.993068	1006.9184	1000.0053

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 (₹)
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 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Ultra Short Term Bond Fund

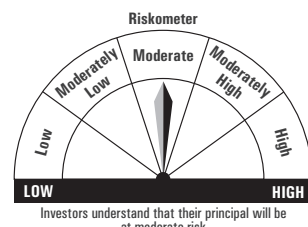
(An open-ended debt scheme)

30th June 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.



Investment Objective

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

Date of initial allotment

September 24, 2010

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly)

Dividend Payout (Fortnightly, Monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index[‡]

CRISIL Liquid Fund Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	1509.4736
Daily Dividend	1005.0000
Weekly Dividend	1000.0000
Fortnightly Dividend	1001.3849
Monthly Dividend	1000.8508
Bonus	1509.4254
Direct Plan	
Growth	1532.2831
Daily Dividend	1002.4000
Weekly Dividend	1000.5773
Monthly Dividend	1001.4985

Maturity & Yield

Yield to Maturity	8.47%
Average Maturity	223 Days

Modified Duration

212 Days

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: Nil

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		70.61	Sundaram Finance Limited	ICRA AA+	3.27
Vijaya Bank	CARE A1+	11.57	Mahindra Lifespace Developers Limited	CRISIL A+	2.55
Housing Development Finance Corporation Limited	CRISIL A1+	11.08	India Infoline Finance Limited	ICRA AA	2.35
Edelweiss Commodities Services Limited	CRISIL A1+	11.03	Cholamandalam Investment and Finance Company Limited	ICRA AA	2.35
Punjab and Sind Bank	ICRA A1+	7.84	Infrastructure Development Finance Company Limited	ICRA AAA	1.89
Power Finance Corporation Limited	CRISIL A1+	6.92	Hpcl-Mittal Energy Limited	ICRA AA-	1.72
S.D. Corporation Private Limited	CARE A1+	6.63	L&T Fincorp Limited	CARE AA+	0.94
Avenue Supermarts Limited	CRISIL A1+	6.60	Shriram City Union Finance Limited	CARE AA+	0.27
Canara Bank	CRISIL A1+	4.45	FIXED DEPOSIT		3.51
Tata Realty And Infrastructure Limited	CARE A1+	2.25	Syndicate Bank		3.51
Andhra Bank	CRISIL A1+	2.24	Cash & Cash Equivalents		0.54
CORPORATE DEBT		24.52	Net Current Assets		0.82
Shriram Transport Finance Company Limited	CARE AA+	9.17	Grand Total		100.00

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
10-Apr-15	3.621113	1005.5501	1000.5366
27-Apr-15	2.194515	1003.5729	1000.5345
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
Monthly Dividend Payout Option			
27-Apr-15	5.823501	1008.0628	1000.0000
25-May-15	4.287246	1005.9358	1000.0000
25-Jun-15	4.573909	1006.3327	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 (₹) [§]	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10000/-		
						Scheme (₹)	Benchmark (₹)	Additional Benchmark (₹)
30-June-2014 to 30-June-2015	1 Year	1,392.1028	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 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Short Term Income Fund

(An open-ended income scheme)

30th June 2015

Investment Objective

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

Date of initial allotment

February 4, 2011

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Weekly, Fortnightly, Monthly, Quarterly)

Dividend Payout (Monthly, Quarterly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Monthly

Benchmark Index[‡]

CRISIL Short Term Bond Fund Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	1470.5614
Weekly Dividend	1071.3968
Fortnightly Dividend	1020.8228
Monthly Dividend	1000.6281
Quarterly Dividend	1010.4701
Bonus	1471.0495
Direct Plan	
Growth	1485.5033

Maturity & Yield

Yield to Maturity	7.84%
Average Maturity	116 Days

Modified Duration

102 Days

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: (w.e.f May 04, 2015)

- 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.

CRISIL Rating

CRISIL AAAMfs

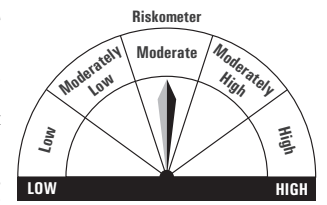
Quarterly Average AUM

April 2015 to June 2015 : ₹ 12.70 Crores

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

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		45.22
State Bank of Hyderabad	ICRA A1+	15.12
Bank of India	CRISIL A1+	15.11
Punjab and Sind Bank	ICRA A1+	14.99
CORPORATE DEBT		26.61
Housing Development Finance Corporation Limited	CRISIL AAA	11.28
Infrastructure Development Finance Company Limited	ICRA AAA	7.68
L&T Fincorp Limited	CARE AA+	7.65
Cash & Cash Equivalents		24.57
Net Current Assets		3.60
Grand Total		100.00

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
10-Apr-15	2.726826	1024.3814	1020.6060
27-Apr-15	1.542504	1022.4588	1020.3231
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
Monthly Dividend Payout Option			
27-Apr-15	4.126791	1005.7137	1000.0000
25-May-15	3.386366	1004.6885	1000.0000
25-Jun-15	3.862171	1005.3473	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 (₹) [§]	Scheme Returns (%) [^]	Benchmark Returns (%)	Additional Benchmark* (%)	Value of Investment of ₹ 10,000/-		
						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

§ 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 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Short Term Floating Rate Fund

(An Open Ended Income Scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

February 10, 2012

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment Plan (Daily, Weekly, Monthly)

Dividend Transfer Plan (Daily, Weekly, Monthly)

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index[¶]

CRISIL Short Term Bond Fund Index

NAV as on 30th June '15

Option NAV (in ₹)

Regular Plan

Growth 1339.1338

Daily Dividend 1010.2400

Monthly Dividend 1040.2114

Direct Plan

Growth 1344.5968

Direct Daily Dividend 1001.7950

Maturity & Yield

Yield to Maturity 7.52%

Average Maturity 36 Days

Modified Duration

33 Days

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 100/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: Nil

Quarterly Average AUM

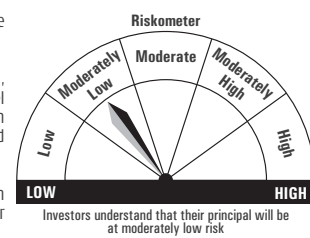
April 2015 to June 2015 : ₹ 4.29 Crores

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.



Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		65.99
State Bank of Hyderabad	ICRA A1+	22.07
Bank of India	CRISIL A1+	22.05
Punjab and Sind Bank	ICRA A1+	21.88
Cash & Cash Equivalents		28.03
Net Current Assets		5.98
Grand Total		100.00

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 (₹) [§]	Scheme Returns (%) [^]	Benchmark Returns [¶] (%)	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

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

Mr. Ritesh Jain manages 13 schemes. Please refer page 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Treasury Advantage Fund

(An open-ended debt scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

June 3, 2011

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly)

Dividend Payout (Fortnightly, Monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index[‡]

CRISIL Short Term Bond Fund Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	1420.5535
Daily Dividend	1033.0000
Fortnightly Dividend	1005.0459
Weekly Dividend	1004.1806
Monthly Dividend	1005.0606
Bonus	1421.3700
Direct Plan	
Growth	1430.3045
Daily Dividend	1067.5630

Maturity & Yield

Yield to Maturity 9.08%

Average Maturity 1.08 Years

Modified Duration

332 Days

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: (w.e.f May 04, 2015)

- 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.

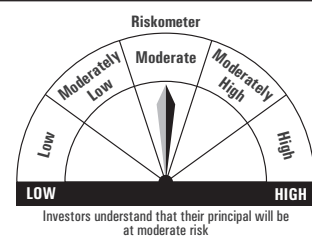
Quarterly Average AUM

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		11.79
Punjab and Sind Bank	ICRA A1+	9.81
State Bank of Hyderabad	ICRA A1+	1.98
CORPORATE DEBT		82.29
Hpcl-Mittal Energy Limited	ICRA AA-	16.49
L&T Fincorp Limited	CARE AA+	14.02
Tata Teleservices Limited	CARE A	11.99
Housing Development Finance Corporation Limited	CRISIL AAA	11.82
Shriram Transport Finance Company Limited	CRISIL AA	10.03
Tata Power Company Limited	ICRA AA	10.01
Sundaram Finance Limited	ICRA AA+	5.97
Power Finance Corporation Limited	CRISIL AAA	1.97
Cash & Cash Equivalents		2.69
Net Current Assets		3.23
Grand Total		100.00

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Fortnightly Dividend Payout Option			
10-Apr-15	3.017214	1010.6078	1006.4304
27-Apr-15	2.435559	1008.7014	1005.3292
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
Monthly Dividend Payout Option			
27-Apr-15	5.457319	1012.9073	1005.3515
25-May-15	4.643328	1010.5326	1004.1038
25-Jun-15	4.515515	1010.5054	1004.2535

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	1,302.2551	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

§ 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 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Credit Opportunities Fund

(An Open-ended debt scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

October 31, 2011

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Quarterly)

Dividend Payout (Quarterly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index[‡]

CRISIL Composite Bond Fund Index

NAV as on 30th June '15

Option NAV (in ₹)

Regular Plan

Growth 1404.3864

Dividend 1033.5994

Direct Plan

Growth 1420.6739

Dividend 1149.8568

Maturity & Yield

Yield to Maturity 10.40%

Average Maturity 2.92 Years

Modified Duration

2.02 Years

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: (w.e.f May 04, 2015)

- 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.

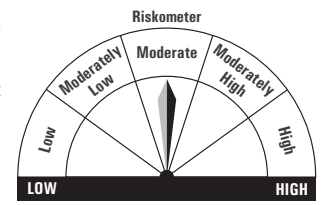
Quarterly Average AUM

April 2015 to June 2015 : ₹ 255.80 Crores

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.



Investors understand that their principal will be at moderate risk

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		2.28
Axis Finance Limited	IND A1+	1.90
State Bank of Hyderabad	ICRA A1+	0.38
CORPORATE DEBT		92.47
Peninsula Land Limited	ICRA A	11.74
RKN Retail Private Limited	BWR A- (SO)	10.82
Oriental Hotels Limited	CARE A+	10.05
IL&FS Transportation Networks Limited	ICRA A	9.77
Indostar Capital Finance Private Limited	CARE AA-	9.70
Hpcl-Mittal Energy Limited	ICRA AA-	9.50
North Eastern Electric Power Corporation Limited	ICRA AA-	7.37
Tata Teleservices Limited	CARE A	7.29
Mahindra Lifespace Developers Limited	CRISIL A+	6.26
India Infoline Finance Limited	ICRA AA	6.09
Tata Motors Limited	CARE AA+	3.90
Cash & Cash Equivalents		4.48
Net Current Assets		0.77
Grand Total		100.00

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 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Dynamic Bond Fund

(An Open-ended Income Scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

January 12, 2012

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Monthly, Quarterly)

Dividend Payout (Monthly, Quarterly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Monthly

Benchmark Index[‡]

CRISIL Composite Bond Fund Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	1321.4883
Monthly Dividend	997.6307
Quarterly Dividend	1058.3779
Bonus	1322.1077
Direct Plan	
Growth	1340.6927
Monthly Dividend	1024.2027

Maturity & Yield

Yield to Maturity	7.91%
Average Maturity	9.35 Years

Modified Duration

4.60 Years

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: (w.e.f. 1st January, 2015):

- 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.

ICRA Rating

[ICRA] AAAMfs

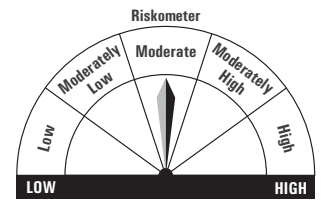
Quarterly Average AUM

April 2015 to June 2015 : ₹ 271.17 Crores

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.



Investors understand that their principal will be at moderate risk

Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		
Government of India	Sovereign	1.63
CORPORATE DEBT		
Power Finance Corporation Limited	CRISIL AAA	12.23
North Eastern Electric Power Corporation Limited	ICRA AA-	2.15
Reliance Jio Infocomm Limited	CRISIL AAA	1.75
GILTS		
Government of India	Sovereign	46.64
Cash & Cash Equivalents		
		34.64
Net Current Assets		
		0.97
Grand Total		100.00

Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
25-Mar-15	2.476701	1003.4121	1000.0000
27-Apr-15	3.90541	1007.1673	1001.7602
25-May-15	1.858983	1003.5449	1000.9711
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 (₹) [§]	Scheme Returns (%) [^]	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

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

Mr. Ritesh Jain manages 13 schemes. Please refer page 18 for performance of all schemes managed by the fund manager.

® 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.

Pramerica Dynamic Monthly Income Fund

(An Open-ended Income Scheme)

30th June 2015

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.

Date of initial allotment

March 29, 2011

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 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend & Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Monthly)

Dividend Payout (Monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Monthly

Benchmark Index^x

CRISIL MIP Blended Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	13.80
Monthly Dividend	10.37
Direct Plan	
Growth	14.08
Maturity & Yield	
Yield to Maturity	8.04%
Average Maturity	6.16 Years

Modified Duration

3.07 Years

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load:

- 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

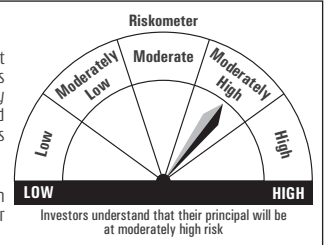
Quarterly Average AUM

April 2015 to June 2015 : ₹ 30.09 Crores

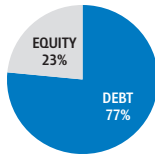
This product is suitable for investors who are seeking*:

- 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**.

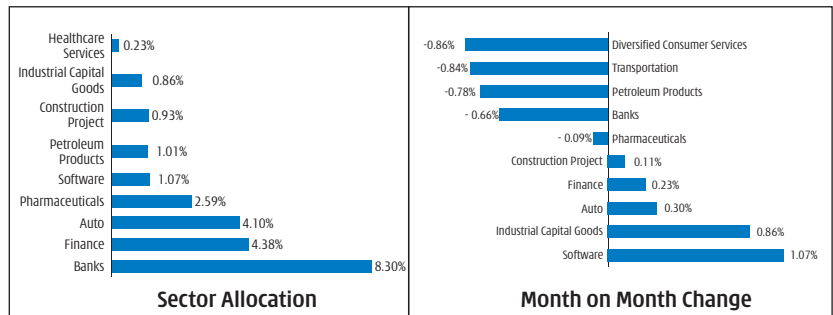
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Portfolio	Ratings / Industry	% of Net Assets	Portfolio	Ratings / Industry	% of Net Assets
DEBT		76.53	State Bank of India	Banks	2.89
MONEY MARKET INSTRUMENTS		4.31	Housing Development Finance Corporation Limited	Finance	1.80
Bank of India	CRISIL A1+	3.44	Axis Bank Limited	Banks	1.70
Government of India	Sovereign	0.86	Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.52
CORPORATE DEBT		24.31	SKS Microfinance Limited	Finance	1.30
Rural Electrification Corporation Limited	CRISIL AAA	8.81	Infrastructure Development Finance Company Limited	Finance	1.28
Infrastructure Development Finance Company Limited	ICRA AAA	8.64	Intellect Design Arena Limited	Software	1.07
Power Finance Corporation Limited	CRISIL AAA	6.86	Cipla Limited	Pharmaceuticals	1.07
GILTS		31.52	Hindustan Petroleum Corporation Limited	Petroleum Products	1.01
Government of India	Sovereign	31.52	Larsen & Toubro Limited	Construction Project	0.93
Cash & Cash Equivalents		12.50	Bajaj Auto Limited	Auto	0.88
Net Current Assets		3.89	Bharat Heavy Electricals Limited	Industrial Capital Goods	0.86
EQUITY		23.47	Apollo Hospitals Enterprise Limited	Healthcare Services	0.23
HDFC Bank Limited	Banks	3.71	Grand Total		100.00
Tata Motors Limited	Auto	3.22			



Asset Allocation



Dividend Details

Record Date	Rate (per Unit)	Cum Div NAV	Ex Div NAV
Monthly Dividend Payout Option			
31-Mar-15	0.060165	10.7295	10.6462
29-May-15	0.060165	10.5219	10.4386
30-Jun-15	0.060165	10.4224	10.3391

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	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

\$ 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

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

Mr. Ritesh Jain manages 13 schemes & Mr. Brahmprakash Singh manages 5 schemes. Please refer page 18 for performance of all schemes managed by the fund manager.

² 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.

Pramerica Income Fund

(An Open Ended Debt Scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

March 10, 2014

Fund Manager & his experience

Ritesh Jain

Over 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend and Bonus[®]

Facilities (Under Dividend Option)

Dividend Reinvestment (Monthly, Quarterly)

Dividend Payout (Monthly, Quarterly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index[‡]

CRISIL Composite Bond Fund Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	1168.4918
Direct Plan	
Growth	1173.8818
Quarterly Dividend	1041.5349

Maturity & Yield

Yield to Maturity	7.94%
Average Maturity	8.29 Years

Modified Duration

4.86 Years

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 1,000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: Nil

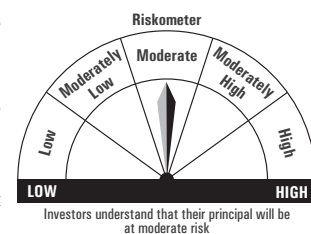
Quarterly Average AUM

April 2015 to June 2015: ₹ 1.41 Crores

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.



Portfolio	Ratings	% of Net Assets
MONEY MARKET INSTRUMENTS		14.67
Government of India	Sovereign	14.67
GILTS		66.55
Government of India	Sovereign	66.55
Cash & Cash Equivalents		10.58
Net Current Assets		8.20
Grand Total		100.00

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 18 for performance of all schemes managed by the fund manager.

® 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.

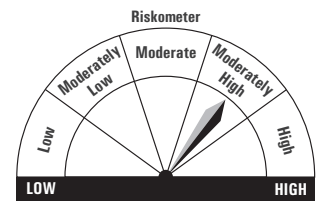
Pramerica Large Cap Equity Fund

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

30th June 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

Investment Objective

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.

Date of initial allotment

December 6, 2010

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 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend

Facilities(Under Dividend Option)

Dividend Reinvestment

Dividend Payout

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index⁴

CNX Nifty

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	13.04
Dividend	13.04
Direct Plan	
Growth	13.21
Dividend	13.21

Portfolio Turnover Ratio⁵ 125.15

⁴Portfolio turnover ratio is calculated as lower of sales or purchase divided by AUM for last rolling 12 months.

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

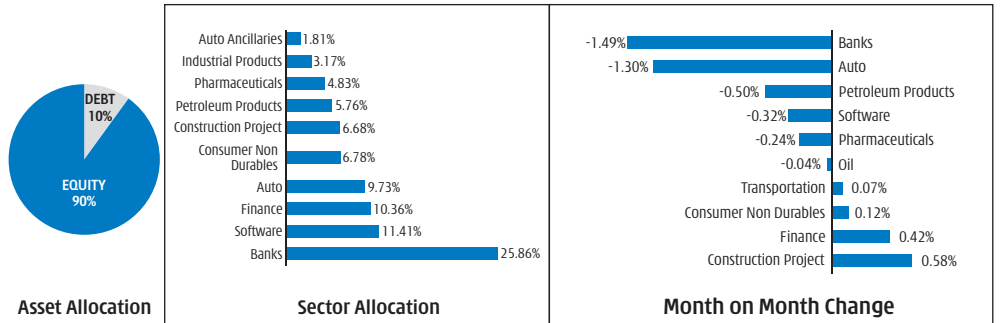
Exit Load:

- 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

Quarterly Average AUM

April 2015 to June 2015 : ₹ 57.93 Crores

Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		90.04	Hindustan Petroleum Corporation Limited	Petroleum Products	1.40
ICICI Bank Limited	Banks	6.98	Tech Mahindra Limited	Software	1.33
Housing Development Finance Corporation Limited	Finance	6.78	Asian Paints Limited	Consumer Non Durables	1.32
Larsen & Toubro Limited	Construction Project	6.68	Bank of Baroda	Banks	1.26
Infosys Limited	Software	6.18	Bajaj Auto Limited	Auto	1.11
HDFC Bank Limited	Banks	6.14	Bharat Heavy Electricals Limited	Industrial Capital Goods	1.08
Axis Bank Limited	Banks	4.38	TVS Motor Company Limited	Auto	1.06
Reliance Industries Limited	Petroleum Products	4.36	Hero MotoCorp Limited	Auto	1.01
State Bank of India	Banks	4.26	HCL Technologies Limited	Software	0.96
Tata Motors Limited	Auto	3.75	Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.93
Maruti Suzuki India Limited	Auto	2.80	DCB Bank Limited	Banks	0.91
ITC Limited	Consumer Non Durables	2.75	Snowman Logistics Limited	Transportation	0.86
Hindustan Unilever Limited	Consumer Non Durables	2.72	Oil & Natural Gas Corporation Limited	Oil	0.81
Ramkrishna Forgings Limited	Industrial Products	2.43	Bharat Forge Limited	Industrial Products	0.74
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	2.29	Intellect Design Arena Limited	Software	0.72
Tata Consultancy Services Limited	Software	2.22	IL&FS Transportation Networks Limited	Transportation	0.56
SKS Microfinance Limited	Finance	2.03	Apollo Hospitals Enterprise Limited	Healthcare Services	0.34
Kotak Mahindra Bank Limited	Banks	1.93	Cash & Cash Equivalents		8.96
Motherson Sumi Systems Limited	Auto Ancillaries	1.81	Net Current Assets		1.00
Cipla Limited	Pharmaceuticals	1.61	Grand Total		100.00
Infrastructure Development Finance Company Limited	Finance	1.54			



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

Date	Period	NAV Per Unit (₹) ³	Scheme Returns (%) ⁴	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

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

*Additional Benchmark SENSEX, #CNX Nifty

⁴ 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 18 for performance of all schemes managed by the fund manager.

Pramerica Dynamic Asset Allocation Fund

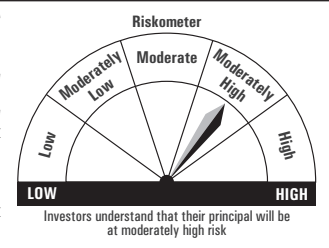
(An open-ended dynamic asset scheme) (earlier known as Pramerica Dynamic Fund)

30th June 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.



Investment Objective

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.

Date of initial allotment

December 6, 2010

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 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment

Dividend Payout

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index[‡]

A Hybrid Benchmark with 50% weight to CNX Nifty and 50% weight to CRISIL MIP Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	12.82
Dividend	12.82
Direct Plan	
Growth	12.97
Dividend	12.97

Maturity & Yield

Yield to Maturity	8.22%
Average Maturity	2.56 Years

Modified Duration

1.78 Years

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load:

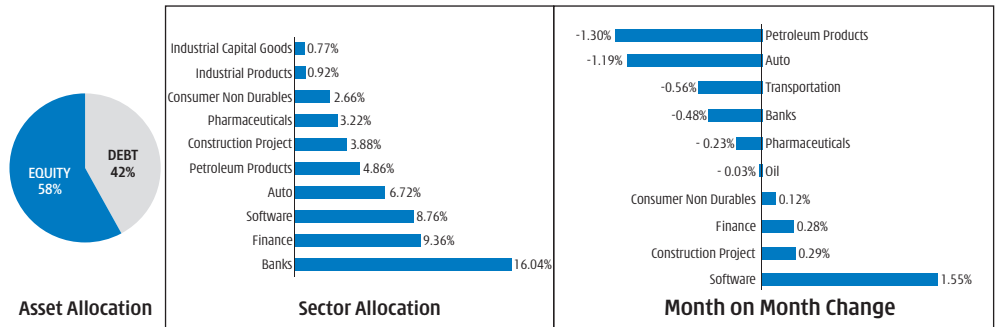
- If the units are redeemed/switch-out on or before 365 days of allotment - 1%;
 - If the units are redeemed/switch-out after 365 days - Nil
- 1 "CRISIL Hybrid ("Indices") are computed, compiled and prepared by CRISIL using equity indices, which is one of its components licensed by India Index Services & 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"

Quarterly Average AUM

April 2015 to June 2015 : ₹ 32.44 Crores

Portfolio	Ratings / Industry	% of Net Assets
EQUITY		57.97
Housing Development Finance Corporation Limited	Finance	6.04
Infosys Limited	Software	4.58
Larsen & Toubro Limited	Construction Project	3.88
State Bank of India	Banks	3.85
ICICI Bank Limited	Banks	3.83
Reliance Industries Limited	Petroleum Products	3.73
HDFC Bank Limited	Banks	3.48
Tata Motors Limited	Auto	3.08
Axis Bank Limited	Banks	2.86
Maruti Suzuki India Limited	Auto	2.50
SKS Microfinance Limited	Finance	2.17
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.90
ITC Limited	Consumer Non Durables	1.66
Tata Consultancy Services Limited	Software	1.58
Kotak Mahindra Bank Limited	Banks	1.29
Infrastructure Development Finance Company Limited	Finance	1.15
TVS Motor Company Limited	Auto	1.14
Hindustan Petroleum Corporation Limited	Petroleum Products	1.13
Hindustan Unilever Limited	Consumer Non Durables	1.00
Intellect Design Arena Limited	Software	0.96
HCL Technologies Limited	Software	0.86

Portfolio	Ratings / Industry	% of Net Assets
Tech Mahindra Limited	Software	0.77
Bharat Heavy Electricals Limited	Industrial Capital Goods	0.77
Cipla Limited	Pharmaceuticals	0.76
Bank of Baroda	Banks	0.74
Bharat Forge Limited	Industrial Products	0.66
Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.55
Oil & Natural Gas Corporation Limited	Oil	0.48
IL&FS Transportation Networks Limited	Transportation	0.31
Ramkrishna Forgings Limited	Industrial Products	0.26
DEBT		42.03
MONEY MARKET INSTRUMENTS		3.08
Bank of India	CRISIL A1+	3.08
CORPORATE DEBT		21.74
Rural Electrification Corporation Limited	CRISIL AAA	7.87
Infrastructure Development Finance Company Limited	ICRA AAA	7.73
Power Finance Corporation Limited	CRISIL AAA	6.14
GILTS		12.30
Government of India	Sovereign	12.30
Cash & Cash Equivalents		4.15
Net Current Assets		0.76
Grand Total		100.00



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

Date	Period	NAV Per Unit (₹) ³	Scheme Returns (%) [^]	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

[^] 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 18 for performance of all schemes managed by the fund manager.

Pramerica Midcap Opportunities Fund

(An open-ended equity scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

December 2, 2013

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 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment

Dividend Payout

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index*

CNX Midcap Index

NAV as on 30th June '15

Option NAV (in ₹)

Regular Plan

Growth 15.42
Dividend 15.42

Direct Plan

Growth 15.53
Dividend 15.53

Ratio

Portfolio Turnover Ratio[†] 135.32

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

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load:

- 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

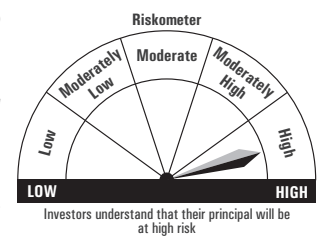
Quarterly Average AUM

April 2015 to June 2015: ₹ 157.13 Crores

This product is suitable for investors who are seeking*:

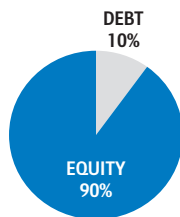
- Capital appreciation over long run.
- To achieve long term capital appreciation by predominantly investing in equity and equity related instruments of mid cap companies.
- Degree of risk - HIGH.

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

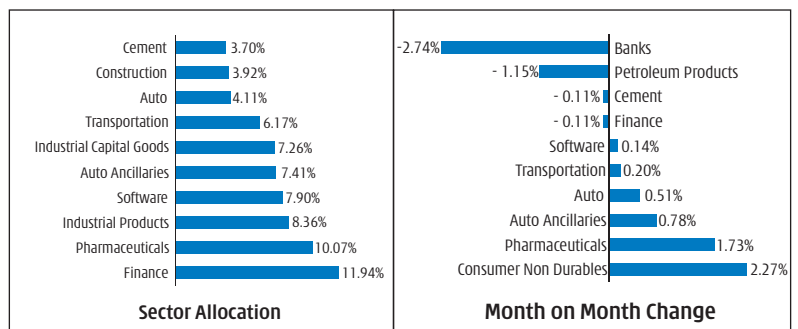


Portfolio	Industry	% of Net Assets	Portfolio	Industry	% of Net Assets
EQUITY		89.92	Natco Pharma Limited	Pharmaceuticals	1.09
Motherson Sumi Systems Limited	Auto Ancillaries	3.95	Inox Wind Limited	Industrial Capital Goods	1.07
Bharat Forge Limited	Industrial Products	3.04	IL&FS Transportation		
Ramkrishna Forgings Limited	Industrial Products	2.68	Networks Limited	Transportation	1.05
SKS Microfinance Limited	Finance	2.67	Intellect Design Arena Limited	Software	1.05
Biocon Limited	Pharmaceuticals	2.25	SML Isuzu Limited	Auto	1.03
The Byke Hospitality Limited	Hotels, Resorts And Recreational	2.18	United Spirits Limited	Consumer Non Durables	1.03
Indiabulls Housing Finance Limited	Finance	2.14	HSL Limited	Consumer Durables	0.98
Repco Home Finance Limited	Finance	2.09	Mind Tree Limited	Software	0.97
TVS Motor Company Limited	Auto	1.86	GATI Limited	Transportation	0.95
Colgate Palmolive (India) Limited	Consumer Non Durables	1.81	Bank of Baroda	Banks	0.92
Bosch Limited	Auto Ancillaries	1.67	Aditya Birla Nuvo Limited	Services	0.91
Aurobindo Pharma Limited	Pharmaceuticals	1.66	JK Lakshmi Cement Limited	Cement	0.88
Orient Cement Limited	Cement	1.64	Sun Pharma Advanced Research Company Limited	Pharmaceuticals	0.87
Salzer Electronics Limited	Industrial Capital Goods	1.62	Bank of India	Banks	0.87
Hindustan Petroleum Corporation Limited	Petroleum Products	1.62	Cadila Healthcare Limited	Pharmaceuticals	0.86
MBL Infrastructures Limited	Construction	1.62	WABCO India Limited	Auto Ancillaries	0.85
Mahindra & Mahindra Financial Services Limited	Finance	1.60	Shriram Transport Finance Company Limited	Finance	0.81
Cholamandalam Investment and Finance Company Limited	Finance	1.51	AIA Engineering Limited	Industrial Products	0.78
Mahindra CIE Automotive Limited	Industrial Products	1.46	Strides Arcolab Limited	Pharmaceuticals	0.78
Cigniti Technologies Limited	Software	1.43	KPIT Technologies Limited	Software	0.77
VA Tech Wabag Limited	Engineering Services	1.41	Elecon Engineering Company Limited	Industrial Capital Goods	0.76
Pidilite Industries Limited	Chemicals	1.40	NCC Limited	Construction Project	0.75
Cipla Limited	Pharmaceuticals	1.37	Kalpataru Power Transmission Limited	Power	0.75
Majesco Limited	Software	1.29	Oriental Bank of Commerce	Banks	0.68
Container Corporation of India Limited	Transportation	1.28	D-Link (India) Limited	Hardware	0.62
Snowman Logistics Limited	Transportation	1.26	Siemens Limited	Industrial Capital Goods	0.61
Tech Mahindra Limited	Software	1.21	Jet Airways (India) Limited	Transportation	0.54
Eicher Motors Limited	Auto	1.21	Bharat Electronics Limited	Industrial Capital Goods	0.53
Apar Industries Limited	Industrial Capital Goods	1.20	Z.F.Steering Gear (India) Limited	Auto Ancillaries	0.53
Divi's Laboratories Limited	Pharmaceuticals	1.19	Ashoka Buildcon Limited	Construction Project	0.51
Aurionpro Solutions Limited	Software	1.19	EPC Industries Limited	Plastic Products	0.48
The Ramco Cements Limited	Cement	1.18	Shivam Autotech Limited	Auto Ancillaries	0.42
KNR Constructions Limited	Construction	1.17	Radha Madhav Corporation Limited	Industrial Products	0.40
DCB Bank Limited	Banks	1.16	Sadbhav Engineering Limited	Construction Project	0.37
Kajaria Ceramics Limited	Construction	1.14	Suzlon Energy Limited	Industrial Capital Goods	0.37
Infrastructure Development Finance Company Limited	Finance	1.13	Apollo Hospitals Enterprise Limited	Healthcare Services	0.33
Bharat Heavy Electricals Limited	Industrial Capital Goods	1.10	Kaveri Seed Company Limited	Consumer Non Durables	0.30
Gateway Distriparks Limited	Transportation	1.09	Arvind Infrastructure Limited	Construction	0.00*
			Cash & Cash Equivalents		8.39
			Net Current Assets		1.69
			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).



Asset Allocation



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

Date	Period	NAV Per Unit (₹) ⁵	Scheme Returns (%) [^]	Benchmark Returns (%) ⁶	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.

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

⁶ Additional Benchmark SENSEX, #CNX Midcap.

[^] 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 18 for performance of all schemes managed by the fund manager.

Pramerica Diversified Equity Fund

(an Open-ended Equity Scheme)

30th June 2015

Investment Objective

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.

Date of initial allotment

March 4, 2015

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 13 years of experience in financial services and capital markets

Plans

Regular Plan & Direct Plan

Options

Growth, Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment

Dividend Payout

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index[†]

S&P BSE 200 Index

NAV as on 30th June '15

Option	NAV (in ₹)
Regular Plan	
Growth	10.15
Dividend	10.15
Direct Plan	
Growth	10.16
Dividend	10.16

Ratio

Portfolio Turnover Ratio[†] 44.35

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

Minimum Investment Amount

₹ 5,000/- and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load:

- 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

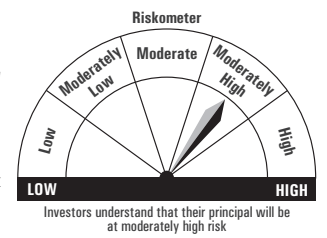
Quarterly Average AUM

April 2015 to June 2015: ₹ 62.78 Crores

This product is suitable for investors who are seeking*:

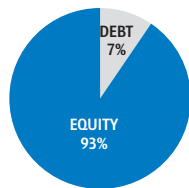
- Capital appreciation over long term.
- To generate income and capital appreciation by predominantly investing in an actively managed diversified portfolio of equity and equity related instruments including derivatives.
- Degree of risk - **MODERATELY HIGH**.

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

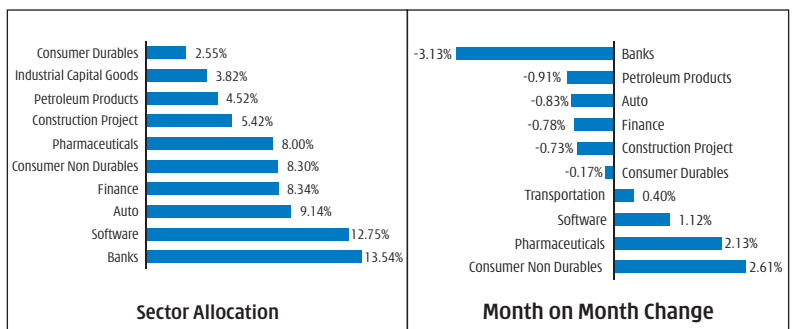


Portfolio	Industry	% of Net Assets
EQUITY		92.72
Housing Development Finance Corporation Limited	Finance	4.74
Infosys Limited	Software	4.32
ICICI Bank Limited	Banks	3.15
Larsen & Toubro Limited	Construction Project	3.13
HDFC Bank Limited	Banks	3.12
Reliance Industries Limited	Petroleum Products	2.93
State Bank of India	Banks	2.54
Tata Motors Limited	Auto	2.54
Maruti Suzuki India Limited	Auto	2.35
Cipla Limited	Pharmaceuticals	2.25
KNR Constructions Limited	Construction	2.24
Hindustan Unilever Limited	Consumer Non Durables	2.14
Axis Bank Limited	Banks	1.96
The Byke Hospitality Limited	Hotels, Resorts And Recreational	1.88
Tata Consultancy Services Limited	Software	1.87
ITC Limited	Consumer Non Durables	1.84
Colgate Palmolive (India) Limited	Consumer Non Durables	1.79
Tech Mahindra Limited	Software	1.75
SKS Microfinance Limited	Finance	1.71
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	1.66
Whirlpool of India Limited	Consumer Durables	1.63
Kotak Mahindra Bank Limited	Banks	1.62
Tata Communications Limited	Telecom - Services	1.62
Hindustan Petroleum Corporation Limited	Petroleum Products	1.60
Bharat Forge Limited	Industrial Products	1.55
Majesco Limited	Software	1.48
Asian Paints Limited	Consumer Non Durables	1.44
VA Tech Wabag Limited	Engineering Services	1.35
Aurobindo Pharma Limited	Pharmaceuticals	1.27
Bharat Heavy Electricals Limited	Industrial Capital Goods	1.27
TVS Motor Company Limited	Auto	1.25
Shriram Transport Finance Company Limited	Finance	1.25

Portfolio	Industry	% of Net Assets
Intellect Design Arena Limited	Software	1.21
Wipro Limited	Software	1.20
Natco Pharma Limited	Pharmaceuticals	1.17
DCB Bank Limited	Banks	1.14
Bajaj Auto Limited	Auto	1.12
United Spirits Limited	Consumer Non Durables	1.09
Sadbhav Engineering Limited	Construction Project	1.06
Indo Count Industries Limited	Textiles - Cotton	1.06
JK Lakshmi Cement Limited	Cement	1.02
Snowman Logistics Limited	Transportation	1.01
Gateway Distriparks Limited	Transportation	1.00
SML Isuzu Limited	Auto	0.95
MindTree Limited	Software	0.93
Eicher Motors Limited	Auto	0.93
Inox Wind Limited	Industrial Capital Goods	0.93
HSIL Limited	Consumer Durables	0.92
Sun Pharma Advanced Research Company Limited	Pharmaceuticals	0.86
Aditya Birla Nuvo Limited	Services	0.78
Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.78
Z.F.Steering Gear (India) Limited	Auto Ancillaries	0.78
NCC Limited	Construction Project	0.69
Infrastructure Development Finance Company Limited	Finance	0.65
Elecon Engineering Company Limited	Industrial Capital Goods	0.58
Kalpataru Power Transmission Limited	Power	0.57
Suzlon Energy Limited	Industrial Capital Goods	0.55
Shanthi Gears Limited	Auto Ancillaries	0.55
Ashoka Buildcon Limited	Construction Project	0.54
Jet Airways (India) Limited	Transportation	0.52
Bharat Electronics Limited	Industrial Capital Goods	0.49
Apollo Hospitals Enterprise Limited	Healthcare Services	0.38
Cash & Cash Equivalents		6.63
Net Current Assets		0.65
Grand Total		100.00



Asset Allocation



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

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.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully

Pramerica is the brand name used by Prudential Financial, Inc. ("PFI") of the United States and its affiliates in select countries outside of the United States. Neither PFI nor any of the named Pramerica entities are affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

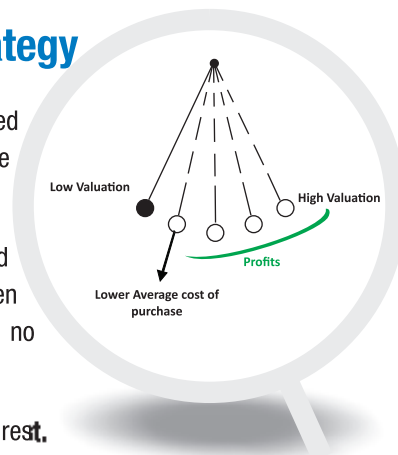


Pramerica Power Goals - SIP with an exit strategy

For the investor, investing in Pramerica Power Goals is as simple and as disciplined as investing in an SIP; a fixed amount is invested every month. But, that is where the similarity ends.

Based on market valuation, Pramerica Power Goals actively shifts the invested funds between equity and debt, buying equity at lower valuations and selling it when they are high. In doing so, it provides an exit strategy at high valuations with no additional effort from investors.

So, you can continue to invest regularly and let Pramerica Power Goals manage the rest.



How does Pramerica Power Goals work?



Pramerica Power Goals tracks the P/E ratio and its variation from the long term average, and:

- Invests in equities when markets are cheap.
- Helps to build a quality portfolio at a much lower cost.



As the markets start heating up and get geared for new highs, Pramerica Power Goals, by tracking the P/E, aims to:

- Book profits before the market corrects.
- Moves the investment from equity to debt.
- Protects investments from a sharpfall.



Historically it has been seen that once markets touch new highs, they correct sharply. Once the markets correct, Pramerica Power Goals:

- Moves the investment from debt back to equity.
- Buys equities at a discount and maximizes investor gains & lowers average cost of purchase!

Pramerica Power Goals is equally effective for lumpsum investments.

For a lumpsum investment, Pramerica Power Goals:

- Allocates the amount between equity and debt, depending on the market P/E.
- Every month moves the money between equity and debt depending on the market valuation.

Irrespective of your mode on investment, SIP or Lumpsum, or the market level when you begin investing, Pramerica Power Goals helps lower the average cost of purchase and increase the possibility of gains over time.

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

Pramerica Power Goals is a P/E (Price to Earnings Ratio) based asset allocation facility with rebalancing features. Investors are requested to read the terms and conditions of Pramerica Power GOALS before investing. Pramerica is the brand name used by Prudential Financial, Inc. ("PFI") of the United States and its affiliates in select countries outside of the United States. Neither PFI nor any of the named Pramerica entities are affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.



Register for Pramerica Anywhere Transact

Use Pramerica Anywhere Transact to invest surplus funds from your bank account in **Pramerica Liquid Fund** or any other scheme of your choice.

Invest / Redeem / Switch by just sending an **SMS** with an aim to earn more!



SMS INVEST
<AMOUNT> to 5607030
whenever you want to invest

SMS REDEEM
<AMOUNT> to 5607030
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Pramerica Liquid Fund (PLF)

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.

