

FUND FACT SHEET

OCTOBER 2016



BUILT TO PERFORM



DHFL Pramerica Large Cap Fund

Investment has grown **13.47 times** in **13 years***

*Returns since inception of 20.94% CAGR as on September 30, 2016.
Inception Date: Jan 21, 2003. NAV at Inception: ₹10.00. NAV on September 30, 2016: ₹134.70
All data provided for Regular Plan - Growth Option. During the same period, scheme benchmark (Nifty 50) has grown 8.32 times, a return of 16.76% CAGR.
Scheme is an open ended equity scheme.

Please refer below for full fund performance.
Past performance may or may not be sustained in future.

Performance of DHFL Pramerica Large Cap Fund - Regular Plan - Growth Option as on September 30, 2016

Period	Amount (Rs.)		Returns (CAGR) (%)	
	Investment	DHFL Pramerica Large Cap Fund	DHFL Pramerica Large Cap Fund	Nifty 50
Since Inception	1,00,000	13,47,000.00	20.94	16.76
Last 10 years	1,00,000	2,86,717.75	11.10	9.14
Last 5 years	1,00,000	1,97,942.69	14.62	11.73
Last 3 years	1,00,000	1,74,640.22	20.40	14.49
Last 1 year	1,00,000	1,09,033.51	9.01	8.31

Performance is of the Regular Plan - Growth Option. Based on standard investment of ₹1,00,000 made at the beginning of the relevant period.

Date of Inception: Regular Plan: January 21, 2003. **Fund Manager:** Akash Singhania

Past performance may or may not be sustained in the future and should not be used as a basis for comparison with other investments.

For standard performance of DHFL Pramerica Large Cap Fund and other schemes managed by the fund manager look inside the factsheet.

This product is suitable for investors who are seeking*

- Capital growth over the long term
- Investment in equity and equity related securities.
- Degree of risk – MODERATELY HIGH

Riskometer



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

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

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

Pramerica is a trade name used by Prudential Financial, Inc., (PFI) 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.

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Equity Market

The market that was

Indian equities were relatively range bound in October post the volatility in September, with frontline indices ending the month flattish. The midcap index outperformance continued with 3% gains during the month. In the first monetary policy review after the new Governor took over, the repo rate was cut by 25 bps while the real policy rate guidance was also lowered to 125bps from 150-200 bps earlier. This was aided by moderate inflation and weak IIP data with IIP contracting 0.7% in August led by a decline in manufacturing and mining. FII's turned net sellers after months of buying with net cash outflows of over \$600million in October.

Going Forward

Given the start of the result season, though the markets moved in a range, there were strong stock specific moves. The IT sector disappointed the already muted expectations with very few exceptions, resulting in the sector being the biggest underperformer for the month, losing almost 2.5%. The real dampener was the weak outlook by the managements of these companies. Though some of large corporate oriented banks reported poor numbers on the asset quality front, the bank index ended the month with gains of 1.4% on hopes of improved asset recoveries going forward and stable results by the retail oriented banks. The auto companies reported strong margins along expected lines which were reflected in the strong run up they have had in the recent past due to which, the auto index ended the month tepidly, performing in line with Nifty. Consumer companies reported mixed results, with strong numbers in segments such as paints while weakness in volumes persisted in staples. Commodity and other interest rate sensitive sectors such as real estate were the other major outperformers in the month, though building material companies reported mixed volumes indicating not a decisive pick up in construction activity.

On the immediate horizon, the big event is the US election. Though an outcome either way is unlikely to have a material medium to long term impact on India. Indian equities may behave in tandem with global markets in the near term. Domestic cues continue to be in the form of the remainder of the earnings season and progress on rate structure of GST. We remain positive on Indian equity markets on a medium to long term view, based on improvement in domestic macro, acceleration in earnings growth over the next two years and reasonable valuations in pockets.

Source: RBI & Bloomberg

The views of the Fund Manager should not be construed as an advice and investors must make their own investment decisions regarding suitability of the funds based on their specific investment objectives and financial positions and using such independent advisors as they believe necessary. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Debt Market

Fixed Income Market

	Sep-16	Oct-16	Change (in bps)
Overnight rate (NSE MIBOR)	6.45%	6.20%	-15
1 yr CD	6.96%	6.93%	-03
10 yr GOI yield	6.82%	6.79%	-03
USD/INR	66.61	66.78	+0.17
IIP (Monthly with 2 month lag)	-2.40%	-0.7%	+170
CPI (Monthly with 1 month lag)	5.05%	4.31%	-74
5 Yr AAA PSU spread	45	57	-32
5 Yr OIS	6.36%	6.35%	-01
US 10 Yr yield	1.59%	1.83%	+24
CRR	4.00%	4.00%	-
REVERSE REPO	6.00%	5.75%	-25
REPO	6.50%	6.25%	-25

Source: RBI Weekly Statistical Supplement & Bloomberg

Inflation

Continuing with the inflation reversal trend witnessed in the previous month, the month of October also witnessed falling inflation. CPI for September fell to 4.3%, on the back of falling pulses and vegetable prices. As the fresh output from the kharif harvest makes it to the market, food prices are expected to stabilise and soften further in the medium term.

We expect CPI to remain soft over the next few months also supported by the base effect until early next year, post which the base effect would recede.

Liquidity and Rates

Liquidity after remaining comfortable for most part of the current financial year, witnessed some pressure in October with the advent of the festive season. The month of October witnessed festivals which had some impact on currency leakage as cash spending rises during the festive season.

October was also the first month wherein the FCNR B redemptions commenced, which could have some impact on the rupee liquidity. The quantum of outflows in October under FCNR B redemptions is estimated to have been in the range of USD 5-6 bio.

However OMOs during the month helped to partly alleviate the liquidity deficit. Overnight rates continued to remain in a narrow band close to the operative repo rate of 6.25%. Going forward we believe that the pace of OMOs would be maintained in a bid to shore up liquidity and to avoid any spike in money market rates.

Fund Manager's view

Following the rate cut of 25 bps the latest policy (in early October), markets have rallied marginally. However a large part of the yield movement was played out in anticipation, pre-policy announcement.

Following the rate cut, markets are currently tracking external cues with respect to the timing of the Fed rate hike and the likely outcome of the US elections. As a result market movement is more sideways until further clarity emerges and the event risks are out of the way. Some volatility in yields in the event of these risks materializing remain, though India remains far better placed at this juncture to handle these event risks.

Liquidity will remain a key variable. While some short term volatility is likely, we expect RBI to smoothen out any sharp spikes in liquidity. This is expected to keep the overnight rates in a tight corridor in the near to medium term.

In light of the expected volatility in yields, given the near term event risks, investors with a preference for low volatility and regular income are advised to invest in a selection of funds with average maturities in the range of 2 to 5 years. This could include a combination of duration and accrual products.

Investors with a longer term horizon and higher appetite for volatility can also consider some allocation to relatively longer duration products (with average maturity ranging from 3-7 years). Product choices could include gilt funds and dynamic bond funds.

DHFL Pramerica Large Cap Fund

(An Open-Ended Equity Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Capital growth over the long term
- Investment in equity and equity related securities.
- Degree of risk – MODERATELY HIGH

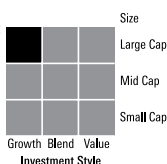
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Moderately High — investors understand that their principal will be at moderately high risk.

Fund Details

Investment Style Box:



Investment Objective: To generate long-term capital growth from investment in a diversified portfolio of equity and equity related securities.

Fund Manager: Mr. Akash Singhania (Equity portion) (Over 10 years of experience in financial market) Mr. Kumaresh Ramakrishnan (Debt portion) (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst).

Benchmark: Nifty 50

Option: Dividend (Payout/Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 185.72

Monthly Average AUM (₹ in Cr): 190.93

AUM as on 28/10/2016 (₹ in Cr.): 189.18

Portfolio Turnover: 1.38

Volatility Measures (6 Years):

Standard Deviation of Fund (Annual): 15.30%

Standard Deviation of Benchmark (Annual): 16.58%

Beta: 0.90 **Sharpe Ratio***:** 0.06 **Tracking Error:** 3.55%

*** Risk Free Rate assumed to be 6.79% (based on MIBOR as on 28/10/2016)

Fund Manager's Report: During the month the fund increased weightage in Auto and Consumer Durables; decreased weightage in Industrial Capital Goods.

NAV:	Regular Plan	Direct Plan
Growth	₹ 134.48	₹ 140.05
Dividend	₹ 18.69	₹ 20.29
Bonus	₹ 18.11	₹ 18.66

Load Structure²: Entry Load: NA. Exit Load: 1% if the investor redeems within 1 year from the date of allotment of units.

²No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
28-Mar-16	0.50	17.94	0.18	18.58
27-Jun-16	0.50	18.37	0.18	19.46
29-Sep-16	0.50	19.18	0.50	20.77

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto	13.27	Ferrous Metals	1.07
Tata Motors Limited	3.97	Tata Steel Limited	1.07
Maruti Suzuki India Limited	3.11	Finance	6.95
Bajaj Auto Limited	2.33	Housing Development Finance Corporation Ltd	6.95
Mahindra & Mahindra Limited	2.08	Industrial Capital Goods	0.86
Hero MotoCorp Limited	1.77	ABB India Limited	0.86
Auto Ancillaries	2.66	Media & Entertainment	1.65
Bosch Limited	2.66	Zee Entertainment Enterprises Limited	1.65
Banks	25.16	Oil	1.52
HDFC Bank Limited	8.45	Oil & Natural Gas Corporation Limited	1.52
ICICI Bank Limited	4.10	Petroleum Products	6.43
Kotak Mahindra Bank Limited	3.03	Reliance Industries Limited	5.30
IndusInd Bank Limited	2.66	Bharat Petroleum Corporation Limited	1.13
State Bank of India	2.59	Pharmaceuticals	5.98
Axis Bank Limited	2.57	Sun Pharmaceuticals Industries Limited	2.55
Yes Bank Limited	1.75	Dr. Reddy's Laboratories Limited	1.33
Cement	5.40	Lupin Limited	1.18
UltraTech Cement Limited	3.37	Cipla Limited	0.91
Shree Cements Limited	2.03	Software	11.78
Construction Project	4.70	Infosys Limited	6.33
Larsen & Toubro Limited	4.70	Tata Consultancy Services Limited	4.12
Consumer Durables	1.48	HCL Technologies Limited	1.33
Titan Company Limited	1.48	Cash & Current Assets	1.73
Consumer Non Durables	9.37	Total	100.00
ITC Limited	5.40		
Hindustan Unilever Limited	1.99		
Asian Paints Limited	1.98		

Performance

Period	Fund		Nifty 50 [^]		SENSEX [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.03	10,903.35	8.33	10,833.13	6.54	10,654.23
30 Sep 2014 To 30 Sep 2015	8.85	10,884.58	-0.20	9,980.04	-1.79	9,821.38
30 Sep 2013 To 30 Sep 2014	47.15	14,715.42	38.87	13,887.33	37.41	13,741.40
Since Inception (CAGR)	20.94	134,700.00	16.76	83,231.68	17.09	86,543.47
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	10.63	11,062.52	8.33	10,833.13	6.54	10,654.23
30 Sep 2014 To 30 Sep 2015	10.12	11,011.82	-0.20	9,980.04	-1.79	9,821.38
30 Sep 2013 To 30 Sep 2014	48.23	14,822.83	38.87	13,887.33	37.41	13,741.40
Since Inception (CAGR)	16.97	17,994.35	10.36	14,470.45	9.87	14,231.26

Date of Inception: Regular Plan: January 21, 2003; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate
[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.
 For performance of schemes managed by Akash Singhania refer page no. 4, 5, 7, 9-11, 29

SIP Performance - Regular Plan - Growth Option

The fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested ₹ 10,000 on the 1st Business day of every month over a period of time

Period	Amount (Rs.)		Returns (Annualised) (%)	
	Investment	DHFL Pramerica Large Cap Fund	DHFL Pramerica Large Cap Fund	Nifty 50
Since Inception	16,40,000	51,09,510.32	15.35	12.33
Last 10 years	12,00,000	21,84,044.54	11.52	9.26
Last 5 years	6,00,000	8,85,529.86	15.57	10.82
Last 3 years	3,60,000	4,38,685.20	13.27	8.17
Last 1 year	1,20,000	1,30,040.89	15.86	14.72

Date of Inception: Regular Plan: January 21, 2003. The above SIP returns are CAGR.
 Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 21/01/2003, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Diversified Equity Fund

(An Open Ended Equity Scheme)

Details as on October 28, 2016

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

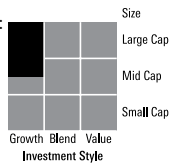
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Moderately High — investors understand that their principal will be at moderately high risk.

Fund Details

Investment Style Box:



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.

Fund Manager: Mr. Akash Singhania (Equity portion) (Over 10 years of experience in financial market) Mr. Kumaresh Ramakrishnan (Debt portion) (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst).

Benchmark: S&P BSE 200 Index

Option: Dividend (Payout/Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 91.88

Monthly Average AUM (₹ in Cr): 81.26

AUM as on 28/10/2016 (₹ in Cr.): 79.80

Portfolio Turnover: 2.12

Fund Manager's Report: During the month the fund increased weightage in Auto and Consumer Non Durables; decreased weightage in Software.

NAV	Regular Plan	Direct Plan
Growth	₹ 10.9700	₹ 11.0700
Dividend	₹ 10.9700	₹ 11.0700

Load Structure⁵: **Entry Load:** NA. **Exit Load:** If units are redeemed/switched out on or before 365 days from the date of allotment – 1.00%; If units are redeemed/switched out after 365 days from the date of allotment – Nil.

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto	10.16	Engineering Services	0.93
Tata Motors Limited	3.03	VA Tech Wabag Limited	0.93
Maruti Suzuki India Limited	2.43	Ferrous Metals	1.17
Bajaj Auto Limited	1.96	Tata Steel Limited	1.17
Mahindra & Mahindra Limited	1.64	Finance	8.99
Hero MotoCorp Limited	1.09	Housing Development Finance Corporation Ltd	5.32
Auto Ancillaries	3.57	Equitas Holdings Limited	1.23
Bosch Limited	3.57	LIC Housing Finance Limited	1.10
Banks	19.60	Bajaj Finance Limited	0.94
HDFC Bank Limited	6.31	Shriram Transport Finance Company Limited	0.41
ICICI Bank Limited	3.47	Industrial Capital Goods	5.19
IndusInd Bank Limited	2.56	ABB India Limited	2.05
Kotak Mahindra Bank Limited	2.26	Bharat Electronics Limited	1.96
Axis Bank Limited	1.95	Siemens Limited	1.19
State Bank of India	1.94	Media & Entertainment	2.61
Yes Bank Limited	1.12	Zee Entertainment Enterprises Limited	2.61
Cement	5.61	Pesticides	1.10
UltraTech Cement Limited	2.99	Rallis India Limited	1.10
Shree Cements Limited	2.62	Petroleum Products	1.96
Chemicals	1.26	Bharat Petroleum Corporation Limited	1.26
Pidilite Industries Limited	1.26	Hindustan Petroleum Corporation Limited	0.70
Construction	1.17	Pharmaceuticals	4.92
Kajaria Ceramics Limited	1.17	Sun Pharmaceuticals Industries Limited	2.05
Construction Project	3.71	Lupin Limited	1.03
Larsen & Toubro Limited	3.71	Divi's Laboratories Limited	0.96
Consumer Durables	3.83	Torrent Pharmaceuticals Limited	0.89
Titan Company Limited	2.81	Software	9.75
Havells India Limited	1.02	Infosys Limited	4.63
Consumer Non Durables	11.15	Tata Consultancy Services Limited	3.16
Godrej Consumer Products Limited	2.22	HCL Technologies Limited	1.15
Dabur India Limited	2.19	MindTree Limited	0.82
Marico Limited	2.12	Cash & Current Assets	3.31
Emami Limited	1.98	Total	100.00
Asian Paints Limited	1.61		
Britannia Industries Limited	1.04		

Performance

Period	Fund		S&P BSE 200 Index [^]		NIFTY 50 [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.61	10,960.96	10.96	11,096.47	8.33	10,833.13
Since Inception (CAGR)	5.92	10,950.00	0.45	10,071.18	-2.23	9,650.89
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	10.18	11,017.96	10.96	11,096.47	8.33	10,833.13
Since Inception (CAGR)	6.47	11,040.00	0.45	10,071.18	-2.23	9,650.89

Date of Inception: Regular Plan: March 04, 2015; Direct Plan: March 04, 2015. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Akash Singhania refer page no. 4, 5, 7, 9-11, 29

SIP Performance - Regular Plan - Growth Option

The fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested ₹ 10,000 on the 1st Business day of every month over a period of time

Period	Amount (Rs.)	Returns (Annualised) (%)		
		Investment	DHFL Pramerica Diversified Equity Fund	S&P BSE 200 Index
Since Inception	1,80,000	1,97,070.76	11.98	10.93
Last 1 year	1,20,000	1,32,295.74	19.52	18.74

Date of Inception: Regular Plan: March 04, 2015. The SIP returns are CAGR.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 04/03/2015, Direct Plan: 04/03/2015. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-

DHFL Pramerica Midcap Opportunities Fund

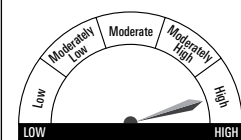
(An open-ended equity scheme)

Details as on October 28, 2016

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

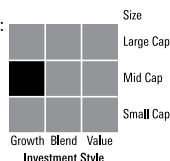
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



High — investors understand that their principal will be at high risk.

Fund Details

Investment Style Box:



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 shall be realized.

Fund Manager: W.e.f. August 01, 2016: Mr. Avinash Agarwal (Equity portion) (Over 10 years of experience in equity markets) Mr. Kumaresh Ramakrishnan (Debt portion) (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst).

Benchmark: Nifty Free Float Midcap 100

Option: Dividend (Payout / Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 155.27

Monthly Average AUM (₹ in Cr): 153.29

AUM as on 28/10/2016 (₹ in Cr): 152.09

Portfolio Turnover: 2.41

Fund Manager's Report: During the month the fund increased weightage in Industrial Products, Auto and Petroleum Products; decreased weightage in Auto Ancillaries, Cement and Consumer Durables.

NAV:	Regular Plan	Direct Plan
Growth	₹ 17.10	₹ 17.35
Dividend	₹ 14.42	₹ 15.13

Load Structure: Entry Load: NA. Exit Load: If units are redeemed/switched out on or before 365 days from the date of allotment - 1.00%; If units are redeemed/switched out after 365 days of allotment - Nil.

*No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
21-Dec-15	0.27	14.0467	0.27	14.1813
28-Mar-16	0.25	12.4900	0.25	12.6300
29-Sep-16	0.30	14.4400	—	—

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto	1.48	Finance	7.80
Ashok Leyland Limited	1.48	Equitas Holdings Limited	2.58
Auto Ancillaries	8.50	LIC Housing Finance Limited	2.45
Exide Industries Limited	3.48	Mahindra & Mahindra Financial Services Ltd	1.59
MRF Limited	2.21	Cholamandalam Investment and Finance Company Limited	1.17
Amara Raja Batteries Limited	1.50	Industrial Capital Goods	6.64
CEAT Limited	1.32	Bharat Electronics Limited	2.57
Banks	8.25	ABB India Limited	2.36
Bank of Baroda	3.08	Siemens Limited	1.71
DCB Bank Limited	3.01	Industrial Products	7.97
Kotak Mahindra Bank Limited	2.15	Mahindra CIE Automotive Limited	3.00
Cement	3.39	NRB Bearing Limited	2.92
Shree Cements Limited	1.98	Greaves Cotton Limited	2.05
The Ramco Cements Limited	1.42	Media & Entertainment	5.42
Chemicals	2.84	Jagran Prakashan Limited	3.71
Pidilite Industries Limited	2.84	Zee Entertainment Enterprises Limited	1.71
Construction	1.38	Non - Ferrous Metals	1.33
Kajaria Ceramics Limited	1.38	Hindustan Zinc Limited	1.33
Construction Project	2.54	Pesticides	1.52
Volta Limited	2.54	Rallis India Limited	1.52
Consumer Durables	4.62	Petroleum Products	5.32
Havells India Limited	2.68	Hindustan Petroleum Corporation Limited	2.76
Century Plyboards (India) Limited	1.95	Castrol India Limited	2.56
Consumer Non Durables	13.67	Pharmaceuticals	3.80
Marico Limited	3.15	Divi's Laboratories Limited	2.36
Britannia Industries Limited	3.05	Strides Shasun Limited	1.44
Procter & Gamble Hygiene and Health Care Limited	2.31	Software	1.58
CCL Products (India) Limited	1.48	Oracle Financial Services Software Limited	1.58
Kaya Limited	1.43	Telecom - Services	1.25
Emami Limited	1.23	Tata Communications Limited	1.25
GlaxoSmithKline Consumer Healthcare Ltd	1.02	Transportation	3.74
Engineering Services	1.63	Gujarat Pipavav Port Limited	1.93
VA Tech Wabag Limited	1.63	Container Corporation of India Limited	1.81
		Cash & Current Assets	5.34
		Total	100.00

Performance

Period	Fund		Nifty Free Float Midcap 100 [^]		NIFTY 50 [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	11.27	11,127.04	18.70	11,870.38	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	15.07	11,506.75	13.72	11,371.66	-0.20	9,980.04
Since Inception (CAGR)	20.82	17,080.00	27.59	19,926.44	12.19	13,849.08
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	11.82	11,182.17	18.70	11,870.38	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	15.61	11,560.87	13.72	11,371.66	-0.20	9,980.04
Since Inception (CAGR)	21.39	17,310.00	27.59	19,926.44	12.19	13,849.08

Date of Inception: Regular Plan: December 02, 2013; Direct Plan: December 02, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

SIP Performance - Regular Plan - Growth Option

The fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested ₹ 10,000 on the 1st Business day of every month over a period of time

Period	Amount (Rs.)		Returns (Annualised) (%)	
	Investment	DHFL Pramerica Midcap Opportunities Fund	DHFL Pramerica Midcap Opportunities Fund	Nifty Free Float Midcap 100
Since Inception	3,30,000	4,09,507.79	15.92	20.53
Last 1 year	1,20,000	1,35,467.02	24.72	29.73

Date of Inception: Regular Plan: December 02, 2013. The above SIP returns are CAGR.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 02/12/2013, Direct Plan: 02/12/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-

DHFL Pramerica Tax Savings Fund

(An Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

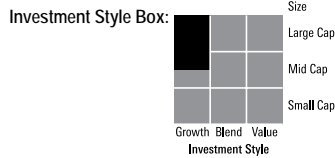
- Long-term capital appreciation
- To generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.
- Degree of risk – MODERATELY HIGH

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



Moderately High — investors understand that their principal will be at moderately high risk.

Fund Details



Investment Objective: The primary objective of the Scheme is to generate long-term capital appreciation by predominantly investing in equity & equity related instruments and to enable eligible investors to avail deduction from total income, as permitted under the Income Tax Act, 1961 as amended from time to time.

However, there is no assurance that the investment objective shall be realized.

Fund Manager: Mr. Akash Singhania (Equity portion) (Over 10 years of experience in financial market) Mr. Kumaresh Ramakrishnan (Debt portion) (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst).

Benchmark: S&P BSE 200 Index

Option: Dividend (Payout) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 54.65

Monthly Average AUM (₹ in Cr): 57.99

AUM as on 28/10/2016 (₹ in Cr): 58.04

Fund Manager's Report: During the month the fund increased weightage in Auto, Consumer Durables and Finance; decreased weightage in Banks.

NAV:	Regular Plan	Direct Plan
Growth	₹ 11.41	₹ 11.47
Dividend	₹ 11.41	₹ 11.47

Load Structure⁵: Entry Load: NA. Exit Load: Nil

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto	9.02	Engineering Services	0.77
Tata Motors Limited	2.78	VA Tech Wabag Limited	0.77
Bajaj Auto Limited	1.96	Ferrous Metals	1.05
Maruti Suzuki India Limited	1.72	Tata Steel Limited	1.05
Mahindra & Mahindra Limited	1.58	Finance	10.08
Hero MotoCorp Limited	0.98	Housing Development Finance Corporation Limited	5.16
Auto Ancillaries	4.41	Bajaj Finance Limited	1.11
Bosch Limited	3.39	LIC Housing Finance Limited	1.00
Exide Industries Limited	1.01	IDFC Limited	0.96
Banks	18.83	Shriram Transport Finance Company Limited	0.93
HDFC Bank Limited	6.18	Equitas Holdings Limited	0.92
ICICI Bank Limited	3.82	Industrial Capital Goods	4.33
IndusInd Bank Limited	2.27	Bharat Electronics Limited	2.02
Kotak Mahindra Bank Limited	2.12	ABB India Limited	1.50
State Bank of India	1.78	Siemens Limited	0.82
Axis Bank Limited	1.68	Media & Entertainment	2.42
Yes Bank Limited	0.99	Zee Entertainment Enterprises Limited	2.42
Cement	5.05	Pesticides	0.95
UltraTech Cement Limited	2.74	Rallis India Limited	0.95
Shree Cements Limited	2.30	Petroleum Products	2.90
Chemicals	1.24	Bharat Petroleum Corporation Limited	1.15
Pidilite Industries Limited	1.24	Castrol India Limited	1.03
Construction	2.03	Hindustan Petroleum Corporation Limited	0.72
Kajaria Ceramics Limited	2.03	Pharmaceuticals	5.15
Construction Project	3.06	Sun Pharmaceuticals Industries Limited	1.79
Larsen & Toubro Limited	3.06	Torrent Pharmaceuticals Limited	1.71
Consumer Durables	3.95	Divi's Laboratories Limited	0.88
Titan Company Limited	2.90	Lupin Limited	0.77
Havells India Limited	1.05	Software	9.72
Consumer Non Durables	11.71	Infosys Limited	4.55
Emami Limited	2.09	Tata Consultancy Services Limited	2.89
Godrej Consumer Products Limited	2.08	HCL Technologies Limited	0.92
Dabur India Limited	2.01	Oracle Financial Services Software Limited	0.83
Marico Limited	1.94	MindTree Limited	0.53
Asian Paints Limited	1.47	Cash & Current Assets	3.33
Britannia Industries Limited	1.14	Total	100.00
United Spirits Limited	0.97		

Returns are not provided since scheme has not completed 1 year.

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 11/12/2015, Direct Plan: 11/12/2015. **Application Amount:** Minimum of ₹ 500/- and in multiples of ₹ 500/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 500/- and in multiples of ₹ 500/- thereafter or 50 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 500/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 500/- thereafter. STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. **SWP (Monthly and Quarterly):** 2 (two) installments of ₹ 100/-.

DHFL Pramerica Balanced Advantage Fund

(An Open Ended Balanced Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Capital growth over the long term
- Investment in equity and equity related securities.
- Degree of risk – MODERATELY HIGH

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



Moderately High — investors understand that their principal will be at moderately high risk.

Fund Details



Investment Objective: The investment objective of the scheme is to generate long term capital appreciation and income from a portfolio of equity and equity related securities as well as fixed income securities.

Fund Manager: Mr. Alok Agarwal (Equity portion) (Over 9 years of experience in equity market) and Mr. Rakesh Suri (Debt portion) (Over 17 years of experience in Fixed Income Markets)

Benchmark: CRISIL Balanced Fund - Aggressive Index

Option: Dividend, Monthly Dividend and Quarterly Dividend - (Payout/Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 93.43

Monthly Average AUM (₹ in Cr): 94.71

AUM as on 28/10/2016 (₹ in Cr.): 95.55

Portfolio Turnover: 2.70

Volatility Measures (6 Years):

Standard Deviation of Fund (Annual): 14.88%

Standard Deviation of Benchmark (Annual): 10.97%

Beta: 1.28 **Sharpe Ratio***:** -0.06 **Tracking Error:** 5.88%

*** Risk Free Rate assumed to be 6.79% (based on MIBOR as on 28/10/2016)

The benchmark of the scheme has been changed from BSE 200 Index to CRISIL Balanced Fund - Aggressive Index w.e.f. close of business hours on March 04, 2016, pursuant to change in fundamental attributes of the scheme.

Fund Manager's Report: During the month the fund increased weightage in Pharmaceuticals.

NAV:	Regular Plan	Direct Plan
Growth	₹ 59.91	₹ 62.44
Dividend	₹ 14.92	₹ 23.36
Monthly Dividend	₹ 23.57	₹ 23.59
Quarterly Dividend	₹ 15.23	₹ 15.25

Load Structure: Entry Load: NA Exit Load: 1% if the investor redeems within 1 year from the date of allotment of units.

⁹No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
DIVIDEND				
23-Dec-15	2.50	16.63	—	—
27-Jun-16	0.22	14.33	0.23	22.08
29-Sep-16	0.30	14.99	0.30	23.28
MONTHLY DIVIDEND				
30-Sep-16	0.0650	23.37	0.0650	23.38
28-Oct-16	0.1500	23.57	0.1500	23.59

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto	1.17	Media & Entertainment	2.85
Mahindra & Mahindra Limited	1.17	Jagran Prakashan Limited	2.85
Auto Ancillaries	4.26	Pesticides	0.83
Amara Raja Batteries Limited	2.75	Rallis India Limited	0.83
Sundram Fasteners Limited	1.50	Petroleum Products	1.20
Banks	16.21	Castrol India Limited	1.20
HDFC Bank Limited	9.36	Pharmaceuticals	7.84
Kotak Mahindra Bank Limited	4.97	Sun Pharmaceuticals Industries Limited	3.89
Indusind Bank Limited	1.88	Abbott India Limited	2.35
Cement	2.19	Sanofi India Limited	1.60
Shree Cements Limited	2.19	Power	1.47
Chemicals	0.79	Power Grid Corporation Of India Limited	1.47
Aarti Industries Limited	0.79	Software	9.32
Construction	1.63	Infosys Limited	4.54
Cera Sanitaryware Limited	1.63	Tata Consultancy Services Limited	2.26
Consumer Durables	1.20	Oracle Financial Services Software Limited	1.67
Century Plyboards (India) Limited	1.20	Persistent Systems Limited	0.84
Consumer Non Durables	9.81	Textile Products	1.08
ITC Limited	3.95	Arvind Limited	1.08
Britannia Industries Limited	1.91	Equity Holdings (Hedged)	7.64
Asian Paints Limited	1.68	Equity Holdings (Unhedged)	58.61
Hindustan Unilever Limited	1.23	Corporate Debt	29.98
CCL Products (India) Limited	1.05	Fixed Deposits	2.09
Finance	2.18	Government Bond And Treasury Bill	1.36
Housing Development Finance Corporation Ltd	2.18	Cash & Current Assets	0.31
Industrial Products	2.22	Total	100.00
Cummins India Limited	2.22		

Performance

Period	Fund		CRISIL Balanced Fund - Aggressive Index [^]		Nifty 50 [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	6.51	10,650.85	9.68	10,968.13	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	7.71	10,770.72	4.38	10,438.10	-0.20	9,980.04
30 Sep 2013 To 30 Sep 2014	42.42	14,241.59	28.89	12,889.12	38.87	13,887.33
Since Inception (CAGR)	15.09	59,240.00	11.19	38,288.67	13.14	47,720.42
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	7.94	10,794.40	9.68	10,968.13	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	9.13	10,912.74	4.38	10,438.10	-0.20	9,980.04
30 Sep 2013 To 30 Sep 2014	43.60	14,359.75	28.89	12,889.12	38.87	13,887.33
Since Inception (CAGR)	14.72	16,731.76	10.42	14,500.73	10.36	14,470.45

Date of Inception: Regular Plan: January 29, 2004; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

The benchmark of the scheme has been changed from BSE 200 Index to CRISIL Balanced Fund - Aggressive Index w.e.f. close of business hours on March 04, 2016, pursuant to change in fundamental attributes of the scheme.

For performance of schemes managed by Rakesh Suri refer page no. 8, 13, 23, 26-29

For performance of schemes managed by Alok Agarwal refer page no. 8, 12, 13, 26, 27

SIP Performance - Regular Plan - Growth Option

The fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested ₹ 10,000 on the 1st Business day of every month over a period of time

Period	Amount (Rs.)		Returns (Annualised) (%)	
	Investment	DHFL Pramerica Balanced Advantage Fund	DHFL Pramerica Balanced Advantage Fund	CRISIL Balanced Fund Index
Since Inception	15,10,000	34,67,746.44	12.43	10.35
Last 10 years	12,00,000	20,36,026.52	10.20	9.52
Last 5 years	6,00,000	8,42,075.41	13.52	10.94
Last 3 years	3,60,000	4,23,292.29	10.81	9.71
Last 1 year	1,20,000	1,28,655.19	13.63	14.64

Date of Inception: Regular Plan: January 29, 2004. The above SIP returns are CAGR.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 29/01/2004, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-

DHFL Pramerica Top Euroland Offshore Fund

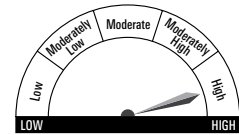
(An Open-Ended Overseas Fund of Funds Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Capital growth over the long term
- Investment in units of overseas mutual funds having diversified portfolio.
- Degree of risk – HIGH

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



High — investors understand that their principal will be at high risk.

Fund Details

Investment Objective: The primary investment objective of the scheme is to generate long-term capital growth from a diversified portfolio of units of overseas mutual funds.

Fund Manager: Mr. Akash Singhanian (For investments in Foreign Securities) (Over 10 years of experience in financial market) and Mr. Kumaresh Ramakrishnan (For investments in Indian Market) (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst).

Underlying Fund: Deutsche Invest I Top Euroland

Benchmark: MSCI EMU Index

Option: Dividend (Payout/Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 11.49

Monthly Average AUM (₹ in Cr): 10.77

AUM as on 28/10/2016 (₹ in Cr): 10.52

NAV:	Regular Plan	Direct Plan
Growth	₹ 11.30	₹ 11.65
Dividend	₹ 10.38	₹ 9.01

The investors will be bearing the recurring expenses of the scheme, in addition to the expenses of the underlying scheme.

Load Structure[§]: Entry Load: NA. Exit Load: 1% if redeemed/switched out within 12 months of allotment.

[§]No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History - Regular Plan

Record Date	Dividend per unit (₹)#	NAV (₹)
26-Sept-14	1.00	12.2100

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio of DHFL Pramerica Top Euroland Offshore Fund as of October 28, 2016

Issuer	% to Net Assets
Deutsche Invest I Top Euroland IC	98.65
Cash & Current Assets	1.35
Total	100.00

Top Ten Holdings of Deutsche Invest I Top Euroland (Underlying Fund) as of September 30, 2016

Security	Ending Weight (% of equity)
Anheuser-Busch InBev SA/NV (Consumer Staples)	5.7
Total SA (Energy)	4.1
Unilever NV (Consumer Staples)	4.0
Deutsche Post AG (Industrials)	3.7
SAP SE (Information Technology)	3.6
Industria de Diseno Textil SA (Consumer Discretion)	3.4
Technip SA (Energy)	3.2
Cap Gemini SA (Information Technology)	3.1
BASF SE (Materials)	2.9
Allianz SE (Financial)	2.8

Geographic Distribution of Deutsche Invest I Top Euroland (Underlying Fund) as of September 30, 2016

Country	%
France	27.5
Germany	24.7
Spain	14.3
Netherlands	13.1
Belgium	6.7
Italy	5.4
Finland	5.2

Performance

Period	Fund		MSCI EMU Index [^]		Nifty 50 [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	-5.12	9,488.45	2.45	10,244.81	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	1.25	10,125.31	-5.39	9,460.91	-0.20	9,980.04
30 Sep 2013 To 30 Sep 2014	-3.47	9,653.23	1.66	10,166.38	38.87	13,887.33
Since Inception (CAGR)	1.55	11,500.00	0.74	10,693.10	7.43	19,148.44
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	-4.28	9,572.24	2.45	10,244.81	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	1.98	10,197.53	-5.39	9,460.91	-0.20	9,980.04
30 Sep 2013 To 30 Sep 2014	-2.72	9,727.78	1.66	10,166.38	38.87	13,887.33
Since Inception (CAGR)	4.85	11,943.61	7.12	12,939.33	10.36	14,470.45

Date of Inception: Regular Plan: September 11, 2007; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

The benchmark has been changed from EURO STOXX 50 to MSCI EMU Index w.e.f. March 08, 2016.

W.e.f. January 09, 2014 the underlying fund of the scheme has been changed.

For performance of schemes managed by Akash Singhanian refer page no. 4, 5, 7, 9-11, 29

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 11/09/2007, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-

DHFL Pramerica Global Agribusiness Offshore Fund

(An Open-Ended Overseas Fund of Funds Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Capital growth over the long term
- Investment in units of overseas mutual funds that invest in equity securities of companies in Agriculture and related businesses.
- Degree of risk – HIGH

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



Fund Details

Investment Objective: The primary investment objective of the scheme is to generate long-term capital growth by investing predominantly in units of overseas mutual funds, focusing on agriculture and/or would be direct and indirect beneficiaries of the anticipated growth in the agriculture and/or affiliated/allied sectors.

Fund Manager: Mr. Akash Singhanian (For investments in Foreign Securities) (Over 10 years of experience in financial market) and Mr. Kumaresh Ramakrishnan (For investments in Indian Market) (Over 19 years of experience in Fixed Income markets as Fund Manager & Analyst).

Underlying Fund: Deutsche Invest I Global Agribusiness

Benchmark: MSCI World Index

Option: Dividend (Payout/Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 21.41

Monthly Average AUM (₹ in Cr): 19.24

AUM as on 28/10/2016 (₹ in Cr): 18.91

NAV	Regular Plan	Direct Plan
Growth	₹ 13.26	₹ 13.64
Dividend	₹ 12.43	₹ 13.63
Bonus	₹ 11.07	—

The investors will be bearing the recurring expenses of the scheme, in addition to the expenses of the underlying scheme.

Load Structure⁹: Entry Load: NA. Exit Load: 1% if redeemed/switched out within 12 months of allotment.

⁹No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
18-Mar-14	1.00	15.94	—	—

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio of DHFL Pramerica Global Agribusiness Offshore Fund as of October 28, 2016

Issuer	% to Net Assets
Deutsche Invest I Global Agribusiness	98.52
Net Cash & Current Assets	1.48
Total	100.00

Top Ten Holdings of Deutsche Invest I Global Agribusiness (Underlying Fund) as of September 30, 2016

Security	Country	Ending Weight (% of equity)
KWS SAAT AG	Germany	7.3
Agrium Inc.	Canada	6.0
Monsanto Co	United States	5.6
CF Industries Holdings Inc.	United States	5.4
Vilmorin & Cie SA	France	4.7
Polash Corp. of Saskatchewan	Canada	3.3
Mosaic Company	United States	3.0
Andersons Inc/The	United States	2.2
Syngenta AG	Switzerland	2.1
Yara International ASA	Norway	2.1

Top Ten Geographic Distribution of Deutsche Invest I Global Agribusiness (Underlying Fund) as of September 30, 2016

Country	%
United States	38.8
Canada	12.7
Brazil	7.7
Germany	7.3
France	5.7
Japan	4.6
Australia	3.1
Switzerland	2.6
Great Britain	2.3
Norway	2.1

Performance

Period	Fund		MSCI World Index [^]		Nifty 50 [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	-2.61	9,738.56	13.23	11,323.18	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	-13.83	8,617.02	0.45	10,044.54	-0.20	9,980.04
30 Sep 2013 To 30 Sep 2014	1.78	10,178.34	10.87	11,087.40	38.87	13,887.33
Since Inception (CAGR)	4.70	13,410.00	15.61	25,264.45	8.28	16,627.37
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	-1.92	9,807.97	13.23	11,323.18	8.33	10,833.13
30 Sep 2014 To 30 Sep 2015	-13.21	8,679.01	0.45	10,044.54	-0.20	9,980.04
30 Sep 2013 To 30 Sep 2014	2.47	10,246.68	10.87	11,087.40	38.87	13,887.33
Since Inception (CAGR)	-0.69	9,745.58	15.11	16,946.45	10.36	14,470.45

Date of Inception: Regular Plan: May 14, 2010; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Akash Singhanian refer page no. 4, 5, 7, 9-11, 29

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 14/05/2010, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-

DHFL Pramerica Arbitrage Fund

(An Open Ended Equity Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Income over short term
- Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment
- Degree of risk – MODERATELY LOW

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



Moderately Low — investors understand that their principal will be at moderately low risk.

Fund Details

Investment Objective: To generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt & money market instruments.

There can be no assurance or guarantee that the investment objective of the Scheme will be realized.

Fund Manager: Mr. Akash Singhania (Over 10 years of experience in financial market) & Mr. Utkarsh Katkoria (Over 8 years of experience in financial service sector) (Equity portion) and Mr. Kumaresh Ramakrishnan (Debt portion) (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst).

Benchmark: CRISIL Liquid Fund Index

Option: Dividend (Regular - Payout/Reinvestment, Monthly, Quarterly and Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 759.90

Monthly Average AUM (₹ in Cr): 629.50

AUM as on 28/10/2016 (₹ in Cr): 637.80

Portfolio Turnover: 3.17

NAV:	Regular Plan	Direct Plan
Growth	₹ 11.6582	₹ 11.8005
Regular Dividend	₹ 11.0341	₹ 11.2479
Monthly Dividend	₹ 10.5558	₹ 10.6503
Quarterly Dividend	₹ 10.6471	₹ 10.7491
Annual Dividend	₹ 10.6380	₹ 10.7750

Load Structure: Entry Load: NA Exit Load: 0.50% if redeemed / switched-out on or before 30 days from the date of allotment and Nil if redeemed / switched-out after 30 days from the date of allotment of units.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
REGULAR DIVIDEND				
28-Mar-16	0.1200	10.8364	0.1200	11.0579
29-Aug-16	0.0300	11.0249	0.0500	11.2869
26-Sep-16	0.0400	11.0411	0.0600	11.2885
MONTHLY DIVIDEND				
25-Aug-16	—	—	0.0700	10.6963
06-Sep-16	0.0400	10.6008	—	—
21-Sep-16	0.0600	10.5727	0.0600	10.6711
18-Oct-16	0.0400	10.5708	0.0500	10.6737
QUARTERLY DIVIDEND				
28-Mar-16	0.1800	10.5247	0.1800	10.6712
27-Jun-16	0.1100	10.5099	0.1200	10.6770
29-Sep-16	—	—	0.0800	10.7582
ANNUAL DIVIDEND				
23-Jun-16	1.0000	11.3878	1.0000	11.4996

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto	4.28	Non - Ferrous Metals	1.82
Tata Motors Limited DVR Shares	4.28	Hindalco Industries Limited	1.82
Banks	21.35	Petroleum Products	8.15
HDFC Bank Limited	9.87	Reliance Industries Limited	8.15
Axis Bank Limited	5.15	Pharmaceuticals	8.26
Indusind Bank Limited	4.23	Aurobindo Pharma Limited	4.14
Yes Bank Limited	2.09	Sun Pharmaceuticals Industries Limited	4.11
Cement	3.97	Software	4.69
Grasim Industries Limited	3.97	Infosys Limited	4.69
Ferrous Metals	3.03	Transportation	5.81
JSW Steel Limited	3.03	Adani Ports And Special Economic Zone Limited	5.81
Finance	6.00	Equity Holdings (Hedged)	67.37
Housing Development Finance Corporation Limited	3.58	Corporate Debt	10.59
LIC Housing Finance Limited	1.45	Money Market Instruments	7.83
IDFC Limited	0.77	Fixed Deposits	15.05
Bajaj Finance Limited	0.21	Cash & Current Assets	-0.84
		Total	100.00

Performance

Period	Fund		CRISIL Liquid Fund Index [^]		CRISIL 1 Year T-Bill Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	6.39	10,639.13	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	8.05	10,804.61	8.56	10,855.73	8.86	10,885.59
Since Inception (CAGR)	7.34	11,600.80	8.16	11,786.82	8.10	11,772.73
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	7.03	10,703.42	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	8.60	10,860.08	8.56	10,855.73	8.86	10,885.59
Since Inception (CAGR)	7.94	11,737.80	8.16	11,786.82	8.10	11,772.73

Date of Inception: Regular Plan: August 27, 2014; Direct Plan: August 27, 2014. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Akash Singhania refer page no. 4, 5, 7, 9-11, 29

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 27/08/2014, Direct Plan: 27/08/2014. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Equity Income Fund

(An Open Ended Equity Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Capital appreciation and Income distribution over the medium term
- Investment primarily in equity and equity related securities and a small allocation to debt securities
- Degree of risk – MODERATELY HIGH

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



Moderately High — investors understand that their principal will be at moderately high risk.

Fund Details

Investment Objective: The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.

Fund Manager: Mr. Alok Agarwal (Equity portion) (Over 9 years of experience in equity market) and Mr. Kumaresh Ramakrishnan (Debt portion) (Over 19 years of experience in Fixed Income market as Fund Manager and Analyst)

Benchmark: 75% of CRISIL Liquid Fund Index and 25% in Nifty 50

Option: Dividend (Monthly, Quarterly and Annual - Payout/ Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 38.40

Monthly Average AUM (₹ in Cr): 36.51

AUM as on 28/10/2016 (₹ in Cr): 36.24

Portfolio Turnover: 1.49

NAV	Regular Plan	Direct Plan
Growth	₹ 27.1853	₹ 28.1345
Monthly Dividend	₹ 11.8722	₹ 12.1650
Quarterly Dividend	₹ 11.5855	₹ 12.0176
Annual Dividend	₹ 14.5064	—

Load Structure⁵: Entry Load: NA Exit Load: 1% if the investor redeems within 1 year from the date of allotment of units.

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund).

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0750	11.9018	0.0750	12.1708
30-Sep-16	0.0750	11.9113	0.0750	12.1940
28-Oct-16	0.0800	11.8722	0.0900	12.1650
QUARTERLY DIVIDEND				
28-Mar-16	0.2100	11.4223	0.2100	11.7563
27-Jun-16	0.2000	11.5901	0.2100	11.9724
29-Sep-16	0.2400	11.7681	0.2400	12.1886
ANNUAL DIVIDEND				
26-Mar-13	0.8000	12.9874	—	—
28-Mar-14	0.4800	12.0200	—	—
26-Sept-14	0.9000	12.2533	—	—

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Issuer	% to Net Assets
Auto Ancillaries	1.63	Industrial Products	1.31
Amara Raja Batteries Limited	1.63	Cummins India Limited	1.31
Banks	23.24	Media & Entertainment	1.69
HDFC Bank Limited	9.38	Jagran Prakashan Limited	1.69
ICICI Bank Limited	9.36	Pharmaceuticals	14.53
Kotak Mahindra Bank Limited	2.51	Sun Pharmaceuticals Industries Limited	8.33
Indusind Bank Limited	1.99	Aurobindo Pharma Limited	3.92
Cement	1.27	Abbott India Limited	1.38
Shree Cements Limited	1.27	Sanofi India Limited	0.90
Construction	0.97	Power	0.87
Cera Sanitaryware Limited	0.97	Power Grid Corporation Of India Limited	0.87
Consumer Non Durables	4.40	Software	4.03
Britannia Industries Limited	2.29	Infosys Limited	1.65
ITC Limited	1.11	Oracle Financial Services Software Limited	1.32
Asian Paints Limited	1.00	Tata Consultancy Services Limited	1.06
Ferrous Metals	3.30	Equity Holdings (Hedged)	38.68
JSW Steel Limited	3.30	Equity Holdings (Unhedged)	27.78
Finance	9.22	Corporate Debt	21.78
Housing Development Finance Corporation Limited	9.22	Fixed Deposits	8.25
		Cash & Current Assets	3.51
		Total	100.00

Performance

Period	Fund		75% of CRISIL Liquid Fund Index and 25% in Nifty 50 ^		CRISIL 10 Year Gilt Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.52	10,852.00	7.85	10,785.26	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	17.11	11,710.87	6.37	10,636.80	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	11.92	11,192.42	16.83	11,683.29	6.85	10,684.74
Since Inception (CAGR)	8.19	27,103.20	8.56	29,659.27	5.67	20,105.52
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.22	10,921.69	7.85	10,785.26	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	18.48	11,847.54	6.37	10,636.80	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	12.83	11,283.44	16.83	11,683.29	6.85	10,684.74
Since Inception (CAGR)	11.08	14,827.38	9.05	13,839.07	8.15	13,414.75

Date of Inception: Regular Plan: January 29, 2004; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

The benchmark of the scheme has been changed from CRISIL MIP Blended Fund Index to 75% of CRISIL Liquid Fund Index and 25% in Nifty 50 w.e.f. January 12, 2015, pursuant to change in fundamental attributes of the scheme.

For performance of schemes managed by Alok Agarwal refer page no. 8, 12, 13, 26, 27

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 29/01/2004, Direct Plan: 01/01/2013. **Application Amount:** Minimum of ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly and Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Income Advantage Fund

(An Open Ended Income Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- Regular income and capital appreciation over the medium term
- Investment primarily in debt securities and a small allocation to equity and equity related securities
- Degree of risk – MODERATELY HIGH

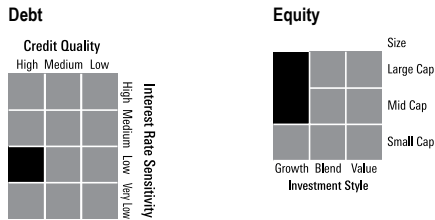
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Moderate — investors understand that their principal will be at moderately high risk.

Fund Details

Investment Style Box:



Investment Objective: The objective of 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.

Fund Manager: Mr. Rakesh Suri (Debt portion) (Over 17 years of experience in Fixed Income Markets) and Mr. Alok Agarwal (Equity portion) (Over 9 years of experience in equity market)

Benchmark: CRISIL MIP Blended Fund Index

Option: Dividend (Payout & Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 28.14

Monthly Average AUM (₹ in Cr): 26.91

AUM as on 28/10/2016 (₹ in Cr): 26.58

Portfolio Turnover: 1.84

Average Maturity: 1.27 yrs

Modified Duration: 1.11 yrs

Portfolio Yield: 8.61%

Fund Manager's Report: The exposure to debt securities will help to generate steady returns. The exposure to equity shares will help to capture growth.

NAV	Regular Plan	Direct Plan
Growth	₹ 19.3488	₹ 20.0487
Dividend	₹ 10.6836	—

Load Structure[§]: Entry Load: NA. Exit Load: 10% of the units allotted may be redeemed without any exit load within 1 year from the date of allotment; Any redemptions / switch outs in excess of the above mentioned limit would be subject to an exit load of 1.5%, if the units are redeemed / switched out within 1 year from the date of allotment of units; Nil - If the units are redeemed / switched out after 1 year from the date of allotment of units.

[§]No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History - Regular Plan

Record Date	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND		
26-Aug-16	0.0506	10.6835
30-Sep-16	0.0506	10.7192
28-Oct-16	0.0468	10.6836

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
PSU Banks	3.90		Jagran Prakashan Limited	1.79	
SBI	3.90	CARE AAA	Kotak Mahindra Bank Ltd.	1.54	
PSU Bonds	5.66		Abbott India Limited	1.50	
Power Finance Corporation Ltd.	5.66	CRISIL AAA	Cummins India Ltd.	1.41	
Corporate Debt	57.51		Amara Raja Batteries Ltd	1.33	
Edelweiss Commodities Services Limited	12.58	ICRA AA	Housing Development Finance Corporation Ltd.	1.31	
Music Broadcast Pvt Ltd [#]	11.04	CRISIL AA	Shree Cement Ltd	1.26	
Sundaram BNP Paribas Home Finance Limited	9.63	CARE AA+	Britannia Industries Limited	1.25	
Religare Finvest	8.81	IND AA-	Indusind Bank Ltd.	1.13	
Aspire Home Finance Corporation Ltd	5.69	CRISIL A+	ITC Ltd.	1.10	
Adani Ports And Special Economic Zone Ltd.	5.67	ICRA AA+	Asian Paints Ltd.	1.05	
Piramal Enterprises Ltd (Formerly Known As Piramal Health)	2.27	ICRA AA	Oracle Financial Services Software Ltd.	1.02	
ECL Finance Ltd	1.82	CARE AA	Cera Sanitaryware Limited	0.98	
Equities	28.84		Power Grid Corporation Of India Ltd.	0.91	
HDFC Bank Ltd.	5.68		Sanofi India Limited	0.90	
Sun Pharmaceutical Industries Ltd.	2.43		CBLO	0.45	
Infosys Limited	2.25		Cash & Current Assets	3.64	
			Total	100.00	

[#] Jagran Prakashan Group

Asset Allocation (%)

Corporate Debt	57.51
Equities	28.84
PSU Bonds	5.66
PSU Banks	3.90
Cash & Current Assets	3.64
CBLO	0.45

Credit Quality Profile (%)

AAA / A1+	13.65
AA+	15.30
AA*	36.52
OTHER	5.69
EQUITY	28.84

* AA include securities rated as AA and AA-

Performance

Period	Fund		CRISIL MIP Blended Fund Index [^]		CRISIL 10 Year Gilt Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	11.24	11,124.47	11.17	11,116.59	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	4.86	10,486.36	10.72	11,071.73	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	11.04	11,104.03	15.45	11,545.36	6.85	10,684.74
Since Inception (CAGR)	7.64	19,286.50	7.86	19,639.84	7.18	18,551.90
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	12.35	11,234.74	11.17	11,116.59	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	5.81	10,581.38	10.72	11,071.73	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	12.02	11,201.58	15.45	11,545.36	6.85	10,684.74
Since Inception (CAGR)	8.76	13,701.16	9.99	14,287.47	8.15	13,414.75

Date of Inception: Regular Plan: November 02, 2007; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Alok Agarwal refer page no. 8, 12, 13, 26, 27

For performance of schemes managed by Rakesh Suri refer page no. 8, 13, 23, 26-29

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 2/11/2007, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Insta Cash Plus Fund

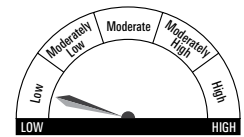
(An Open Ended Liquid Scheme)

Rated AAAMfs by ICRA**

Details as on October 28, 2016

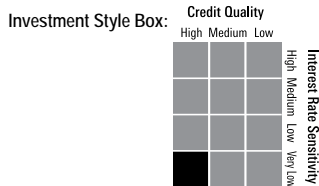
- This product is suitable for investors who are seeking*
- Liquidity and generate income in the short term
 - Investment in debt and money market securities with maturity upto 91 days only
 - Degree of risk – LOW

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



Low — investors understand that their principal will be at low risk.

Fund Details



Investment Objective: To generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments.

Fund Manager: Mr. Kumaresh Ramakrishnan (Over 19 years of experience in Fixed Income market as Fund Manager and Analyst) and Mr. Rahul Dedhia (Over 7 years of experience in Financial Services)

Benchmark: CRISIL Liquid Fund Index

Option: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly & Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 8,954.16

Monthly Average AUM (₹ in Cr): 8,437.24

AUM as on 28/10/2016 (₹ in Cr): 8,277.23

Average Maturity: 0.11 yrs

Modified Duration: 0.10 yrs

Portfolio Yield: 6.72%

Fund Manager's Report: The fund maintains a judicious mix of near liquid and short term predominantly money market securities to deliver steady returns.

NAV	Regular Plan	Direct Plan
Growth	₹ 204.9482	₹ 205.5157
Daily Dividend	₹ 100.3040	₹ 100.3040
Weekly Dividend	₹ 100.6325	₹ 100.6335
Monthly Dividend	₹ 105.5589	₹ 106.2645
Quarterly Dividend	₹ 140.8141	—
Annual Dividend	₹ 130.9008	—
Bonus	₹ 140.1116	—
Monthly Bonus	₹ 117.0139	—
Annual Bonus	₹ 121.8211	₹ 124.2150

Load Structure: Entry Load: NA. Exit Load: Nil.

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

** For rating methodology refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend / unit (₹)#	NAV (₹)	Dividend / unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.4333	105.5193	0.4333	106.2084
30-Sep-16	0.4334	105.6140	0.4334	106.3118
28-Oct-16	0.4015	105.5589	0.4015	106.2645
ANNUAL DIVIDEND				
28-Mar-14	8.4000	114.3787	—	—

On face value of ₹ 100. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Certificate Of Deposit	24.00		Aspire Home Finance Corporation Ltd	0.60	ICRA A1+
Indusind Bank Ltd.	5.93	CRISIL A1+	Blue Star Ltd	0.60	CARE A1+
Punjab And Sind Bank	3.24	ICRA A1+	Redington (India) Limited	0.60	ICRA A1+
Oriental Bank Of Commerce	2.52	CRISIL A1+	Vedanta Limited	0.60	CRISIL A1+
Dena Bank	2.40	CRISIL A1+	TGS Investments And Trade Pvt Ltd	0.60	ICRA A1+
Andhra Bank	2.40	CARE A1+	Godrej Industries Ltd.	0.54	ICRA A1+
South Indian Bank	2.35	CARE A1+	Supreme Industries Ltd	0.48	CRISIL A1+
Federal Bank Ltd.	1.20	CRISIL A1+	India Infoline Housing Finance Ltd	0.30	ICRA A1+
Kotak Mahindra Bank Ltd.	1.20	CRISIL A1+	Housing Development Finance Corporation Ltd.	0.06	ICRA A1+
Barclays Bank PLC	1.20	ICRA A1+	Small Industries Development Bank Of India	0.06	CARE A1+
DCB Bank Limited	0.90	CRISIL A1+	Corporate Debt	1.51	
Corporation Bank	0.60	CRISIL A1+	Indiabulls Housing Finance Ltd.	1.51	CARE AAA
Yes Bank Ltd.	0.06	ICRA A1+	Treasury Bills	18.67	
Commercial Paper	48.86		91 Day Tbill Mat 2016	3.97	SOV
Edelweiss Commodities Services Ltd	6.07	CRISIL A1+	91 Day Tbill Mat 2016	3.02	SOV
National Bank For Agriculture & Rural Development	5.11	CRISIL A1+	91 Day Tbill Mat 2016	2.93	SOV
Power Finance Corporation Ltd.	3.61	ICRA A1+	91 Day T Bill Mat 2016	1.72	SOV
IIFL Wealth Finance Limited	3.60	ICRA A1+	91 Day Tbill Mat 2016	1.57	SOV
Steel Authority Of India Ltd.	3.30	IND A1+	364 Days Tbill Mat 2016	1.44	SOV
Century Textile & Industries Ltd.	3.30	CRISIL A1+	182 Day Tbill Mat 2016	1.14	SOV
Indiabulls Housing Finance Ltd.	2.46	CRISIL A1+	182 Day Tbill Mat 2016	0.91	SOV
TVS Credit Services Ltd	2.40	CRISIL A1+	364 Day Tbill Mat 2016	0.72	SOV
Deutsche Investments India Pvt Ltd	2.39	CRISIL A1+	91 Days Tbill 2016	0.60	SOV
Housing Urban Development Corp. Ltd	1.80	IND A1+	364 Tbill Mat 2016	0.36	SOV
Apollo Tyres Ltd.	1.75	CRISIL A1+	91 Day Tbill Mat 2016	0.29	SOV
Aditya Birla Housing Finance Ltd	1.74	ICRA A1+	91 Days Tbill Mat 2017	0	SOV
JM Financial Limited	1.50	ICRA A1+	Bank Fixed Deposit	11.72	
JM Financial Products Ltd	1.20	ICRA A1+	BRDS	2.76	N.A.
Chambal Fertilizers & Chemicals Ltd.	1.19	CRISIL A1+	CBLO	3.60	
L&T Fincorp Ltd.	1.19	CARE A1+	Cash & Current Assets	-11.13	
Turquoise Investments & Finance Pvt. Ltd	1.19	CRISIL A1+	Total	100.00	
JK Lakshmi Cement Limited	0.60	CARE A1+			

Asset Allocation (%)

Commercial Paper	48.86
Certificate of Deposit	24.00
Treasury Bills	18.67
Bank Fixed Deposit	11.72
CBLO	3.60
BRDS	2.76
Corporate Debt	1.51
Cash & Current Assets	-11.13

Credit Quality Profile (%)

AAA / A1+	81.33
SOVEREIGN	18.67

Performance

Period	Fund		CRISIL Liquid Fund Index ^		CRISIL 1 Year T-Bill Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
7 Days (23 Sep 2016 to 30 Sep 2016)	0.14	10,013.76	0.15	10,014.87	0.24	10,023.79
15 Days (15 Sep 2016 to 30 Sep 2016)	0.29	10,028.61	0.29	10,029.39	0.39	10,038.87
30 Days (31 Aug 2016 to 30 Sep 2016)	0.57	10,056.64	0.58	10,057.58	0.65	10,064.86
30 Sep 2015 To 30 Sep 2016	7.97	10,797.28	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	8.64	10,864.00	8.56	10,855.73	8.86	10,885.59
30 Sep 2013 To 30 Sep 2014	9.28	10,928.10	9.49	10,948.62	8.35	10,835.48
Since Inception (CAGR)	8.16	20,389.03	7.66	19,545.49	6.47	17,673.65
Direct Plan - Growth Option						
7 Days (23 Sep 2016 to 30 Sep 2016)	0.14	10,013.86	0.15	10,014.87	0.24	10,023.79
15 Days (15 Sep 2016 to 30 Sep 2016)	0.29	10,028.81	0.29	10,029.39	0.39	10,038.87
30 Days (31 Aug 2016 to 30 Sep 2016)	0.57	10,057.06	0.58	10,057.58	0.65	10,064.86
30 Sep 2015 To 30 Sep 2016	8.03	10,802.71	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	8.69	10,869.42	8.56	10,855.73	8.86	10,885.59
30 Sep 2013 To 30 Sep 2014	9.38	10,937.70	9.49	10,948.62	8.35	10,835.48
Since Inception (CAGR)	8.75	13,697.02	8.61	13,631.17	7.54	13,133.66

Date of Inception: Regular Plan: September 05, 2007; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Returns for period of less than 1 year are absolute.

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 05/09/2007, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Ultra Short Term Fund (An Open Ended Income Scheme)

Rated AAAMfys by ICRA**

Details as on October 28, 2016

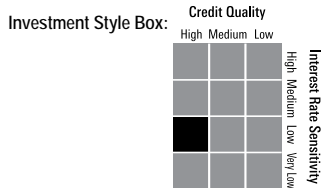
- This product is suitable for investors who are seeking*
- Income over the short term
 - Investment in short term debt and money market instruments
 - Degree of risk – MODERATELY LOW

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



Moderately Low — investors understand that their principal will be at moderately low risk.

Fund Details



Investment Objective: To provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.

Fund Manager: Mr. Kumaresh Ramakrishnan (Over 19 years of experience in Fixed Income market as Fund Manager and Analyst)

Benchmark: CRISIL Liquid Fund Index

Option: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly & Annual - Reinvestment/Payout/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 1,971.97

Monthly Average AUM (₹ in Cr): 2,428.20

AUM as on 28/10/2016 (₹ in Cr): 2,404.45

Average Maturity: 0.49 yrs

Modified Duration: 0.42 yrs **Portfolio Yield:** 7.40%

Fund Manager's Report: The fund has been maintaining a judicious mix of near liquid and short term securities to deliver consistent market related returns with lower volatility.

NAV	Regular Plan	Direct Plan
Growth	₹ 19.1220	₹ 19.2854
Daily Dividend	₹ 10.0203	₹ 10.0179
Weekly Dividend	₹ 10.0879	₹ 10.2760
Monthly Dividend	₹ 10.7443	₹ 11.0805
Quarterly Dividend	₹ 11.1387	₹ 10.8700
Annual Dividend	—	—
Dividend	₹ 13.1366	—
Bonus	₹ 14.3561	₹ 14.4524
Monthly Bonus	₹ 11.7274	₹ 11.4860
Annual Bonus	₹ 19.1362	₹ 12.8250

Load Structure⁵: Entry Load: NA. Exit Load: Nil.

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

⁶ For rating methodology refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0469	10.7350	0.0469	11.0631
30-Sep-16	0.0469	10.7533	0.0469	11.0861
28-Oct-16	0.0468	10.7443	0.0535	11.0805
QUARTERLY DIVIDEND				
28-Mar-16	0.2100	11.2179	0.2100	10.9457
27-Jun-16	0.1517	11.2554	0.1517	10.9852
29-Sep-16	0.1517	11.2849	0.1517	11.0161
ANNUAL DIVIDEND				
26-Sept-14	—	—	1.0000	12.0182

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Certificate Of Deposit	34.54		Kotak Commodity Service Limited	1.03	ICRA A1+
Corporation Bank	6.10	CRISIL A1+	JM Financial Products Ltd	1.01	ICRA A1+
Canara Bank	5.08	CRISIL A1+	Corporate Debt	26.50	
State Bank Of Hyderabad	5.07	ICRA A1+	Dewan Housing Finance Corporation Limited	7.16	CARE AAA
Exim Bank	4.07	CRISIL A1+	Reliance Inceptum Pvt Ltd#	4.23	BRICK AA+ (SO)
Bank Of Maharashtra	4.06	CRISIL A1+	Indiabulls Housing Finance Ltd.	4.19	CARE AAA
Andhra Bank	4.06	CARE A1+	Reliance Infrastructure Ltd.	2.61	IND AA-(SO)
ICICI Bank Ltd.	3.05	ICRA A1+	ICICI Home Finance Company Ltd	2.30	ICRA AAA
Indusind Bank Ltd.	2.03	CRISIL A1+	Indiabulls Housing Finance Ltd.	1.05	ICRA AA+
IDBI Bank Ltd.	1.02	CRISIL A1+	Sansar Trust September 2016 VI	3.94	CRISIL AAA(SO)
Commercial Paper	27.18		Housing Development Finance Corporation Ltd.	1.02	CRISIL AAA
Edelweiss Commodities Services Limited	6.06	CRISIL A1+	PSU Bonds	3.13	
Barclays Investments And Loans (India) Ltd	4.08	ICRA A1+	National Bank For Agriculture & Rural Development	3.13	CRISIL AAA
Capital First Limited.	4.05	CARE A1+	Bank Fixed Deposit	4.16	
Tata Motors Ltd.	4.05	ICRA A1+	CBLO	0.13	
Volkswagen Finance Pvt. Ltd	3.32	IND A1+	Cash & Current Assets	4.36	
NK Toll Road Ltd	1.94	IND A1+(SO)	Total	100.00	
Housing Development Finance Corporation Ltd.	1.64	ICRA A1+			

Part of ADAG

Asset Allocation (%)

Certificate of Deposit	34.54
Commercial Paper	27.18
Corporate Debt	26.50
Cash & Current Assets	4.36
Bank Fixed Deposit	4.16
PSU Bonds	3.13
CBLO	0.13

Credit Quality Profile (%)

AAA / A1+	92.11
AA+	5.28
AA-	2.61

* AA include securities rated as AA and AA-

Performance

Period	Fund		CRISIL Liquid Fund Index ^A		CRISIL 1 Year T-Bill Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.55	10,855.18	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	9.31	10,930.72	8.56	10,855.73	8.86	10,885.59
30 Sep 2013 To 30 Sep 2014	9.78	10,977.92	9.49	10,948.62	8.35	10,835.48
Since Inception (CAGR)	8.11	19,022.30	7.71	18,455.60	6.69	17,052.52
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.84	10,884.46	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	9.53	10,953.37	8.56	10,855.73	8.86	10,885.59
30 Sep 2013 To 30 Sep 2014	10.00	10,999.88	9.49	10,948.62	8.35	10,835.48
Since Inception (CAGR)	9.56	14,078.05	8.61	13,628.61	7.53	13,128.01

Date of Inception: Regular Plan: November 18, 2008; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

^A Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 18/11/2008, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Low Duration Fund

(An Open Ended Income Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

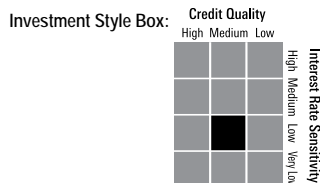
- Income over the short term
- Investment in debt and money market instruments
- Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details



Investment Objective: The objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities.

There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager: Mr. Kumaresh Ramakrishnan (Over 19 years of experience in Fixed Income markets as Fund Manager and Analyst)

Benchmark: CRISIL Liquid Fund Index

Option: Dividend (Daily Reinvestment only, Regular - Payout/Reinvestment, Weekly, Monthly, Quarterly & Annual - Reinvestment/Payout/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 1,035.87

Monthly Average AUM (₹ in Cr): 1,322.74

AUM as on 28/10/2016 (₹ in Cr): 1,349.84

Average Maturity: 0.73 yrs

Modified Duration: 0.64 yrs **Portfolio Yield:** 8.64%

Fund Manager's Report: The fund identifies and invests in short term credit opportunities and / or mispriced securities to generate 'alpha'. There was no change in positioning during the month. Average maturity decreased marginally in the month.

NAV	Regular Plan	Direct Plan
Growth	₹ 21.4902	₹ 21.9490
Daily Dividend	₹ 10.0335	₹ 10.0335
Weekly Dividend	₹ 10.1090	₹ 10.2236
Monthly Dividend	₹ 11.3719	₹ 11.2374
Quarterly Dividend	₹ 10.2978	₹ 10.3070
Annual Dividend	₹ 11.0033	₹ 11.8967
Bonus	₹ 16.6276	—
Monthly Bonus	₹ 11.8668	₹ 11.9573
Annual Bonus	₹ 12.7656	₹ 12.9770

Load Structure: Entry Load: NA. Exit Load: Nil.

*No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0506	11.3449	0.0506	11.1993
30-Sep-16	0.0506	11.3759	0.0506	11.2355
28-Oct-16	0.0535	11.3719	0.0602	11.2374
QUARTERLY DIVIDEND				
28-Mar-16	0.2100	10.3816	—	—
27-Jun-16	0.1517	10.3990	—	—
29-Sep-16	0.1517	10.4425	0.1517	10.4476
ANNUAL DIVIDEND				
26-Sept-14	1.0000	11.7006	—	—
27-Mar-15	0.8500	11.2317	—	—
28-Mar-16	0.8000	11.2357	—	—

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Corporate Debt	44.30		Commercial Paper	43.99	
Dewan Housing Finance Corporation Limited	7.01	CARE AAA	APL Apollo Tubes Ltd#	5.55	ICRA A1+
Indiabulls Housing Finance Ltd.	6.33	CARE AAA	AU Financiers (India) Limited	3.70	IND A1+
Adani Ports And Special Economic Zone Ltd.	3.98	ICRA AA+	Ballarpur Industries Ltd.	4.04	IND A1
Janalakshmi Financial Services Pvt Ltd	3.80	ICRA A+	Blit Graphic Paper Products Ltd	9.19	IND A1
Nirchem Cement Ltd@	3.75	AA	Dalmia Bharat Ltd	3.68	CARE A1+
Reliance Big Entertainment Pvt Ltd##	3.74	BRICK AA+ (SO)	Edelweiss Commodities Services Limited	5.38	CRISIL A1+
Aspire Home Finance Corporation Ltd	3.73	CRISIL A+	JM Financial Products Ltd	0.72	ICRA A1+
Vedanta Limited	2.63	CRISIL AA-	Piramal Enterprises Ltd (Formerly Known As Piramal Health)	5.48	ICRA A1+
AU Housing Finance Limited	2.26	IND A+	Religare Securities Limited	1.84	ICRA A1+
Religare Finvest	2.00	IND AA-	Vedanta Limited	3.67	CRISIL A1+
Sprit Textile Pvt Ltd^	1.36	BRICK A+ (SO)	Volkswagen Finance Pvt. Ltd	0.74	IND A1+
Magma Fincorp Limited	1.25	ICRA LAA-	CBLO	0.17	
Reliance Inceptum Private Ltd##	1.13	BRICK AA+ (SO)	Cash & Current Assets	11.57	
India Infoline Finance Limited	0.43	ICRA LAA	Total	100.00	
Religare Housing Development Finance Corporation Limited	0.31	IND AA-			
ECL Finance Ltd	0.26	CARE AA			
Edelweiss Financial Services Ltd	0.23	ICRA AA			
Edelweiss Commodities Services Limited	0.10	ICRA AA			

Standby Guarantee from PSU Bank

Part of ADAG

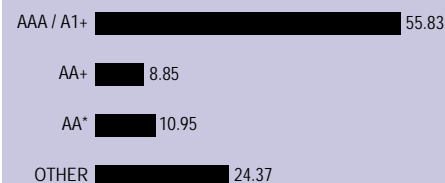
^ Zee Group Entity

@ Wholly owned by Nirma

Asset Allocation (%)



Credit Quality Profile (%)



* AA include securities rated as AA, AA-

Performance

Period	Fund		CRISIL Liquid Fund Index^		CRISIL 1 Year T-Bill Index#	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.31	10,930.67	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	9.58	10,958.29	8.56	10,855.73	8.86	10,885.59
30 Sep 2013 To 30 Sep 2014	9.36	10,936.11	9.49	10,948.62	8.35	10,835.48
Since Inception (CAGR)	8.52	21,365.30	7.61	19,749.32	6.45	17,866.60
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	10.02	11,001.84	7.69	10,769.30	7.36	10,736.06
30 Sep 2014 To 30 Sep 2015	10.25	11,025.31	8.56	10,855.73	8.86	10,885.59
30 Sep 2013 To 30 Sep 2014	9.90	10,990.18	9.49	10,948.62	8.35	10,835.48
Since Inception (CAGR)	9.90	14,244.32	8.61	13,628.61	7.53	13,128.01

Date of Inception: Regular Plan: June 22, 2007; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 22/06/2007, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Short Term Floating Rate Fund (An Open Ended Income Scheme)

Rated AAAMfS by ICRA**

Details as on October 28, 2016

This product is suitable for investors who are seeking*

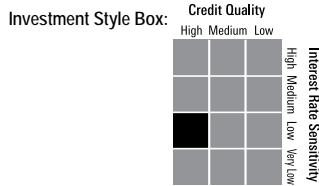
- Income over the short term
- Investment in short term debt and money market instruments
- Degree of risk – MODERATELY LOW

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



Moderately Low — investors understand that their principal will be at moderately low risk.

Fund Details



Investment Objective: The objective of the scheme is 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 assure or guarantee any returns.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: CRISIL Short Term Bond Fund Index

Option: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly & Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 887.25

Monthly Average AUM (₹ in Cr): 988.86

AUM as on 28/10/2016 (₹ in Cr): 1,041.06

Average Maturity: 0.88 yrs

Modified Duration: 0.77 yrs **Portfolio Yield:** 7.33%

Fund Manager's Report: The fund is invested in a mix of March '17 maturity Bank CDs and partly in high quality (AAA) Corporate Bonds. The Fund Manager alters the mix based on relative attractiveness of money market holdings (CDs) vis-a-vis short term (2-3 years) high grade bonds.

NAV	Regular Plan	Direct Plan
Growth	₹ 17.4677	₹ 17.6065
Daily Dividend	₹ 10.2220	₹ 10.2220
Weekly Dividend	₹ 10.0799	₹ 11.0202
Monthly Dividend	₹ 10.6975	₹ 10.7842
Quarterly Dividend	—	—
Annual Dividend	₹ 14.9873	—
Bonus	₹ 13.1479	—
Quarterly Bonus	—	₹ 11.5104
Annual Bonus	₹ 11.9962	₹ 17.5266

Load Structure⁵: Entry Load: NA. Exit Load: Nil.

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

⁶ For rating methodology refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0506	10.6954	0.0506	10.7751
30-Sep-16	0.0506	10.7060	0.0506	10.7884
28-Oct-16	0.0468	10.6975	0.0535	10.7842
QUARTERLY DIVIDEND				
26-Sept-14	—	—	1.0000	11.5229
26-Dec-14	—	—	0.2000	10.7798
26-Jun-15	—	—	0.2100	11.0276

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Certificate Of Deposit	18.76		Housing Development Finance Corporation Ltd.	4.84	CRISIL AAA
Corporation Bank	4.70	CRISIL A1+	Reliance Jio Infocomm Limited	2.43	CRISIL AAA
Canara Bank	4.69	CRISIL A1+	IOT Utkal Energy Services Limited	1.61	IND AAA(SO)
Small Industries Development Bank Of India	4.69	CARE A1+	Toyota Financial Services India Limited	1.46	CRISIL AAA
Punjab And Sind Bank	4.68	ICRA A1+	PSU Bonds	25.53	
Commercial Paper	11.70		Power Finance Corporation Ltd.	7.27	CRISIL AAA
Barclays Investments And Loans (India) Ltd	7.01	ICRA A1+	Steel Authority Of India Ltd.	5.19	CARE AA+
Piramal Enterprises Ltd (Formerly Known As Piramal Health)	4.69	ICRA A1+	National Bank For Agriculture & Rural Development	4.82	CRISIL AAA
Corporate Debt	31.59		Exim Bank	4.81	CRISIL AAA
Dewan Housing Finance Corporation Limited	6.25	CARE AAA	Rural Electrification Corporation Ltd.	3.44	CRISIL AAA
Indiabulls Housing Finance Ltd.	5.31	CARE AAA	Bank Fixed Deposit	4.80	
Mahindra & Mahindra Financial Services Ltd	4.85	IND AAA	CBLO	0.04	
Volkswagen Finance Pvt. Ltd	4.84	IND AAA	Cash & Current Assets	7.58	
			Total	100.00	

Asset Allocation (%)

Corporate Debt	31.59
PSU Bonds	25.53
Certificate of Deposit	18.76
Commercial Paper	11.70
Cash & Current Assets	7.58
Bank Fixed Deposit	4.80
CBLO	0.04

Credit Quality Profile (%)

AAA / A1+	94.81
AA+	5.19

Performance

Period	Fund		CRISIL Short Term Bond Fund Index [^]		CRISIL 10 Year Gilt Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.22	10,822.43	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	8.68	10,867.95	9.90	10,989.76	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	9.52	10,952.23	10.12	11,011.68	6.85	10,684.74
Since Inception (CAGR)	8.23	17,367.30	8.31	17,455.48	7.10	16,143.86
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.44	10,844.17	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	8.90	10,889.51	9.90	10,989.76	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	9.75	10,974.57	10.12	11,011.68	6.85	10,684.74
Since Inception (CAGR)	8.88	13,754.93	9.33	13,967.86	8.15	13,414.75

Date of Inception: Regular Plan: October 09, 2009; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

The benchmark has been changed from CRISIL Liquid Fund Index to CRISIL Short Term Bond Fund Index w.e.f. close of business hours of March 04, 2016.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 09/10/2009, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Short Maturity Fund (An Open Ended Income Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

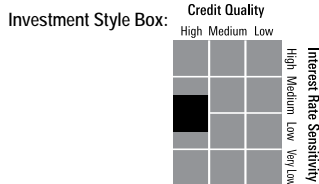
- Income over the medium term
- Investment in short term debt and money market instruments
- Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details



Investment Objective: To generate steady returns with low to medium market risk for investors by investing in a portfolio of short-medium term debt and money market securities.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: CRISIL Short Term Bond Fund Index

Option: Dividend (Weekly, Monthly, Quarterly & Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 1,691.92

Monthly Average AUM (₹ in Cr): 1,703.70

AUM as on 28/10/2016 (₹ in Cr): 1,572.53

Average Maturity: 2.39 yrs

Modified Duration: 1.81 yrs **Portfolio Yield:** 8.69%

Fund Manager's Report: The fund slightly increased duration during the month. The fund is invested in a mix of short term securities (Money Market) which offer liquidity and medium term corporate bonds which offer accrual.

NAV	Regular Plan	Direct Plan
Growth	₹ 28.8630	₹ 29.8072
Weekly Dividend	₹ 10.2277	₹ 10.4554
Monthly Dividend	₹ 13.0654	₹ 13.5356
Quarterly Dividend	₹ 10.6098	₹ 10.9229
Annual Dividend	₹ 10.7886	—
Bonus	₹ 16.6143	—
Half Yearly Bonus	₹ 11.6621	—
Annual Bonus	₹ 19.2419	₹ 19.8713

Load Structure⁵: Entry Load: NA. Exit Load: 10% of the units allotted may be redeemed without any exit load within 6 months from the date of allotment; Any redemptions / switch outs in excess of the above mentioned limit would be subject to an exit load of 0.75%, if the units are redeemed / switched out within 6 months from the date of allotment of units; Nil - If the units are redeemed / switched out after 6 months from the date of allotment of units.

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0506	12.9801	0.0506	13.4228
30-Sep-16	0.0506	13.0445	0.0506	13.5028
28-Oct-16	0.0468	13.0654	0.0535	13.5356
QUARTERLY DIVIDEND				
28-Mar-16	0.21	10.6147	—	—
27-Jun-16	0.15	10.6513	—	—
29-Sep-16	0.1733	10.7704	0.1733	11.0739
ANNUAL DIVIDEND				
26-Sep-14	0.6000	10.8885	—	—
27-Mar-15	0.7500	10.8769	—	—
28-Mar-16	0.8000	10.9407	—	—

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

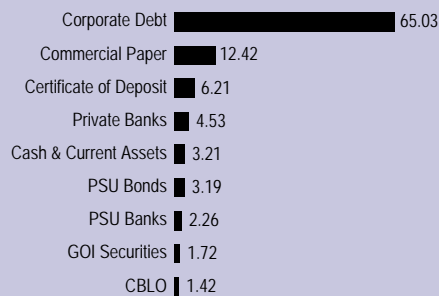
Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
GOI Securities	1.72		Reliance Big Entertainment Private Limited [#]	4.81	BRICK AA+ (SO)
Government Of India - Gilts - 8.40%	1.72	SOV	Bajaj Finance Ltd	3.24	IND AAA
PSU Bonds	3.19		Mahindra & Mahindra Financial Services Ltd	3.21	IND AAA
Steel Authority Of India Ltd.	3.19	CARE AA+	Religare Enterprises Limited	1.78	IND AA-
Certificate Of Deposit	6.21		Commercial Paper	12.42	
State Bank Of Hyderabad	6.21	ICRA A1+	Edelweiss Commodities Services Limited	6.17	CRISIL A1+
Corporate Debt	65.04		Blit Graphic Paper Products Ltd	3.15	IND A1
Vedanta Limited	6.76	CRISIL AA-	Piramal Enterprises Ltd (Formerly Known As Piramal Health)	3.10	ICRA A1+
Dewan Housing Finance Corporation Limited	6.67	CARE AAA	PSU Banks	2.26	
Indiabulls Housing Finance Ltd.	6.47	CARE AAA	Oriental Bank Of Commerce	2.26	ICRA A+
ECL Finance Ltd	6.43	ICRA AA	Private Banks	4.53	
Reliance Inceptum Pvt Ltd [#]	5.62	BRICK AA+ (SO)	HDFC Bank	4.53	CRISIL AAA
Reliance Jio Infocomm Limited	5.41	CRISIL AAA	CBLO	1.42	
Hansdeep Industries & Trading Company Ltd [@]	4.93	CARE AA(SO)	Cash & Current Assets	3.21	
Reliance Infrastructure Ltd.	4.86	IND AA-(SO)	Total	100.00	
Housing Development Finance Corporation Ltd.	4.84	CRISIL AAA			

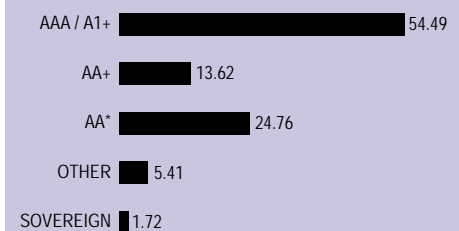
Part of ADAG

@ Wholly owned by J.K. Lakshmi Cement Ltd.

Asset Allocation (%)



Credit Quality Profile (%)



* AA include securities rated as AA and AA-

Performance

Period	Fund		CRISIL Short Term Bond Fund Index [^]		CRISIL 10 Year Gilt Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.36	10,936.17	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	9.83	10,982.66	9.90	10,989.76	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	9.95	10,995.32	10.12	11,011.68	6.85	10,684.74
Since Inception (CAGR)	8.00	28,662.40	7.20	25,880.55	6.14	22,595.96
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	10.32	11,031.64	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	10.75	11,074.51	9.90	10,989.76	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	10.87	11,087.35	10.12	11,011.68	6.85	10,684.74
Since Inception (CAGR)	10.18	14,382.75	9.33	13,967.86	8.15	13,414.75

Date of Inception: Regular Plan: January 21, 2003; **Direct Plan:** January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 21/01/2003, **Direct Plan:** 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Banking and PSU Debt Fund

(An Open Ended Income Scheme)

Rated AAAMf by ICRA**

Details as on October 28, 2016

This product is suitable for investors who are seeking*

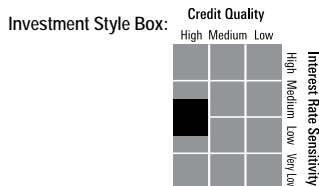
- Income over the short term
- Investment in debt instruments and money market instruments issued by Banks and Public Sector companies
- Degree of risk – MODERATELY LOW

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



Moderately Low — investors understand that their principal will be at moderately low risk.

Fund Details



Investment Objective: To generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: CRISIL Short Term Bond Fund Index

Option: Dividend (Regular - Payout/Reinvestment, Weekly, Monthly, Quarterly and Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 1,489.76

Monthly Average AUM (₹ in Cr): 2,083.13

AUM as on 28/10/2016 (₹ in Cr): 2,044.98

Average Maturity: 3.24 yrs

Modified Duration: 2.39 yrs

Portfolio Yield: 7.20%

Fund Manager's Report: The fund is invested in shorter tenor high quality corporate bonds. The fund slightly increased duration during the month.

NAV	Regular Plan	Direct Plan
Growth	₹ 13.8043	₹ 14.0379
Monthly Dividend	₹ 10.4678	₹ 10.6390
Weekly Dividend	₹ 10.2901	₹ 10.5497
Quarterly Dividend	₹ 10.5217	₹ 10.8488
Bonus	—	₹ 13.9068

Load Structure: Entry Load: NA. Exit Load: Nil.

*No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

** For rating methodology refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0506	10.4351	0.0506	10.5946
30-Sep-16	0.0506	10.4748	0.0506	10.6408
28-Oct-16	0.0468	10.4678	0.0535	10.6390
QUARTERLY DIVIDEND				
28-Mar-16	0.2100	10.5219	0.2100	10.8013
27-Jun-16	0.1517	10.5429	0.1517	10.8409
29-Sep-16	0.1517	10.6598	0.1517	10.9806

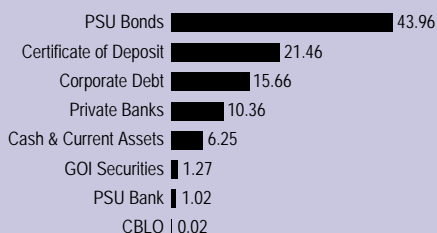
On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Certificate Of Deposit	21.46		PSU Bonds	43.98	
Bank Of Maharashtra	4.77	CRISIL A1+	Power Finance Corporation Ltd.	6.55	CRISIL AAA
IDBI Bank Ltd.	3.59	CRISIL A1+	Exim Bank	6.13	CRISIL AAA
State Bank Of Hyderabad	3.58	ICRA A1+	Power Grid Corporation Of India Ltd.	5.32	CRISIL AAA
Andhra Bank	3.58	CARE A1+	Rural Electrification Corporation Ltd.	5.06	CARE AAA
National Bank For Agriculture & Rural Development	2.40	CRISIL A1+	National Bank For Agriculture & Rural Development	4.91	CRISIL AAA
Corporation Bank	1.20	CRISIL A1+	Mahanagar Telephone Nigam Ltd.#	2.82	CRISIL AAA(SO)
Small Industries Development Bank Of India	1.19	CARE A1+	Housing Urban Development Corporation Ltd	2.46	CARE AAA
ICICI Bank Ltd.	1.15	ICRA A1+	Small Industries Development Bank Of India	2.46	CARE AAA
Corporate Debt	15.66		National Housing Bank	2.45	CRISIL AAA
LIC Housing Finance Ltd.	5.84	CRISIL AAA	PNB Housing Finance Limited	2.01	CARE AAA
Housing Development Finance Corporation Ltd.	4.87	CRISIL AAA	Nuclear Power Corporation Of India Limited	1.55	CRISIL AAA
India InfraDebt Limited	2.48	CRISIL AAA	Rural Electrification Corporation Ltd.	1.27	CRISIL AAA
HDB Financial Services Limited	2.47	CARE AAA	Infrastructure Development Finance Co. Ltd.	0.99	ICRA AAA
GOI Securities	1.27		CBLO	0.02	
8.15% Rajasthan SDL Special Mat 2021	1.27	SOV	Cash & Current Assets	6.26	
PSU Banks	1.02		Total	100.00	
Canara Bank	1.02	CRISIL AAA			
Private Banks	10.36				
ICICI Bank	2.93	CARE AAA			
Axis Bank Ltd.	2.45	CRISIL AAA			
HDFC Bank	4.98	CRISIL AAA			

Guarantee of GOI

Asset Allocation (%)



Credit Quality Profile (%)



Performance

Period	Fund		CRISIL Short Term Bond Index ^		CRISIL 10 Year Gilt Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.21	10,921.21	9.31	109,31.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	10.51	11,050.82	9.90	10,989.76	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	10.13	11,012.93	10.12	11,011.68	6.85	10,684.74
Since Inception (CAGR)	9.27	13,721.30	9.41	13,780.65	7.85	13,092.01
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.73	10,972.71	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	11.02	11,102.39	9.90	10,989.76	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	10.62	11,062.41	10.12	11,011.68	6.85	10,684.74
Since Inception (CAGR)	9.78	13,948.40	9.41	13,780.65	7.85	13,092.01

Date of Inception: Regular Plan: March 11, 2013; Direct Plan: March 11, 2013. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 11/03/2013, Direct Plan: 11/03/2013 **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 units or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Credit Opportunities Fund

(An Open Ended Income Scheme)

Details as on October 28, 2016

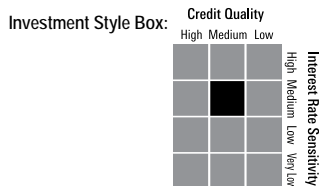
- This product is suitable for investors who are seeking*
 - Income and capital appreciation over medium to long term
 - Investment predominantly in corporate bonds of various maturities and across ratings
 - Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details



Investment Objective: The investment objective of the Scheme is to generate income and capital appreciation by investing predominantly in corporate debt. There can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research) and Mr. Kumaresh Ramakrishnan (Over 19 years of experience in Fixed Income market as Fund Manager and Analyst)

Benchmark: CRISIL Short Term Bond Fund Index

Option: Dividend (Regular - Payout/Reinvestment, Monthly, Quarterly & Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 597.54

Monthly Average AUM (₹ in Cr): 646.82

AUM as on 28/10/2016 (₹ in Cr): 655.69

Average Maturity: 2.54 yrs

Portfolio Yield: 9.60%

Modified Duration: 1.88 yrs

Fund Manager's Report: The fund remains invested in relatively higher yielding corporate bonds in the 1-3 year segment. The fund holdings are well diversified across ratings ranging from AAA to AA & A. The fund does not take any duration calls. The fund's duration was increased during the month.

NAV	Regular Plan	Direct Plan
Growth	₹ 12.4686	₹ 12.7235
Regular Dividend	₹ 11.9998	₹ 12.3069
Monthly Dividend	₹ 10.6754	₹ 10.7246
Quarterly Dividend	₹ 10.7503	₹ 11.0744
Annual Dividend	₹ 12.4692	₹ 12.5749

Load Structure: Entry Load: NA. Exit Load: 10% of the units allotted may be redeemed without any exit load within 1 year from the date of allotment. Any redemptions / switch outs in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed / switched out within 1 year from the date of allotment of units: Nil - If the units are redeemed / switched out after 1 year from the date of allotment of units.

*No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

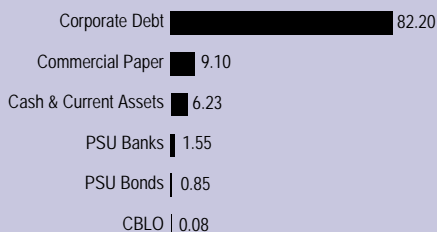
Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
REGULAR DIVIDEND				
27-Mar-15	0.2100	10.6448	—	—
28-Mar-16	0.2100	11.4797	—	—
MONTHLY DIVIDEND				
26-Aug-16	0.0542	10.6271	0.0542	10.6554
30-Sep-16	0.0542	10.6679	0.0542	10.7077
28-Oct-16	0.0535	10.6754	0.0535	10.7246
QUARTERLY DIVIDEND				
28-Mar-16	0.2100	10.7385	0.2100	10.9774
27-Jun-16	0.1517	10.7738	0.1517	11.0466
29-Sep-16	0.1733	10.9048	0.1733	11.2168

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

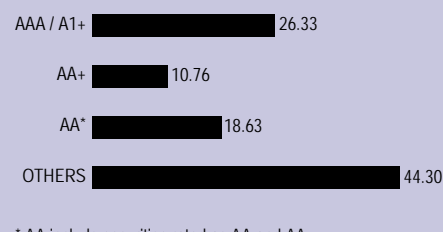
Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Corporate Debt	82.20		PSU Bonds	0.85	
Janalakshmi Financial Services Pvt Ltd	7.83	ICRA A+	Power Grid Corporation Of India Ltd.	0.48	CRISIL AAA
Dewan Housing Finance Corporation Limited	7.60	CARE AAA	Mahanagar Telephone Nigam Ltd.^^	0.21	CRISIL AAA(SO)
Vedanta Limited	6.17	CRISIL AA-	Gail (India) Ltd.	0.16	CARE AAA
Peninsula Land Ltd	5.49	LA	PSU Banks	1.55	
Indiabulls Housing Finance Ltd.	5.35	CARE AAA	Oriental Bank Of Commerce	1.55	ICRA A+
RKN Retail Pvt Limited^	4.63	A-(SO)	Commercial Paper	9.10	
Oriental Hotels Limited\$\$	4.62	CARE A+	S.D. Corporation Pvt Ltd.@@	1.51	CARE A1+(SO)
AU Financiers (India) Limited	4.20	IND A+	Biit Graphic Paper Products Ltd	6.83	IND A1
Business Broadcast News Holdings Limited@	3.97	CARE AAA	Tata Capital Financial Services Ltd	0.76	ICRA A1+
Hansdeep Industries & Trading Company Ltd [§]	3.94	CARE AA(SO)	CBLO	0.08	
Reliance Infrastructure Ltd.	3.89	IND AA-(SO)	Cash & Current Assets	6.23	
Reliance Inceptum Pvt Ltd##	3.88	BRICK AA+ (SO)	Total	100.00	
Reliance Big Entertainment Private Limited##	3.85	BRICK AA+ (SO)			
Aspire Home Finance Corporation Ltd	3.25	CRISIL A+			
AU Housing Finance Limited	3.11	IND A+			
Tata Steel Ltd.	3.03	CARE AA+			
Sprit Textile Pvt Ltd#	2.81	BRICK A+ (SO)			
Nirchem Cement Ltd###	2.33	AA			
Mahindra Lifespace Developers Limited	1.75	CRISIL AA-			
Edelweiss Housing Finance	0.55	CARE AA(SO)			

Asset Allocation (%)



Credit Quality Profile (%)



Performance

Period	Fund		CRISIL Short Term Bond Fund Index^		CRISIL 10 Year Gilt Index#	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	10.46	11,045.92	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	11.97	11,197.23	9.90	10,989.76	13.76	11,375.65
Since Inception (CAGR)	11.20	12,372.20	9.60	12,017.30	12.33	12,626.04
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	11.61	11,160.71	9.31	10,931.14	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	12.97	11,297.40	9.90	10,989.76	13.76	11,375.65
Since Inception (CAGR)	12.28	12,614.50	9.60	12,017.30	12.33	12,626.04

Date of Inception: Regular Plan: September 29, 2014; Direct Plan: September 29, 2014. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Kumaresh Ramakrishnan refer page no. 9-12, 14-16, 20

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 29/09/2014, Direct Plan: 29/09/2014. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 units or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Dynamic Bond Fund

(An Open Ended Income Scheme)

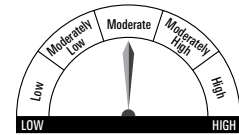
Rated AAAMfys by ICRA**

Details as on October 28, 2016

This product is suitable for investors who are seeking*

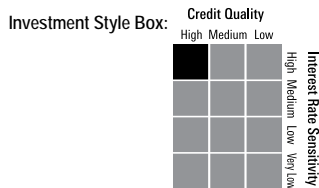
- Regular income for short term.
- To generate optimal returns through active management of a portfolio of debt and money market instruments.
- Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details



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.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: CRISIL Composite Bond Fund Index

Option: Dividend (Monthly and Quarterly - Payout/Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 207.92

Monthly Average AUM (₹ in Cr): 207.69

AUM as on 28/10/2016 (₹ in Cr): 207.15

Average Maturity: 9.18 yrs

Modified Duration: 6.24 yrs **Portfolio Yield:** 6.99%

Fund Manager's Report: The fund is invested in medium/long term GOI securities. The fund slightly decreased duration during the month.

NAV	Regular Plan	Direct Plan
Growth	₹ 1,497.2400	₹ 1,544.4500
Monthly Dividend	₹ 1,050.6100	₹ 1,119.2800
Quarterly Dividend	₹ 1,092.7700	₹ 1,130.6400
Bonus	₹ 1,498.2600	—

Load Structure⁵: **Entry Load:** NA. **Exit Load:** If the units are redeemed/switch-out on or before 30 days of allotment – 1%; If the units are redeemed/switch-out after 30 days – Nil

⁵No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

** For rating methodology refer page no. 25

Dividend History

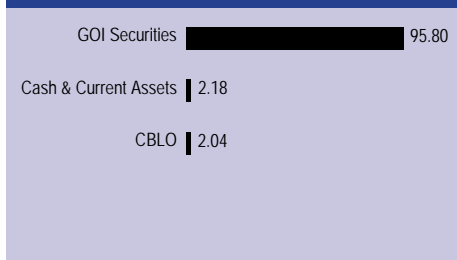
Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	3.9725	1043.4002	—	—
30-Sep-16	3.9725	1050.6349	—	—
28-Oct-16	3.6804	1050.6138	—	—
QUARTERLY DIVIDEND				
28-Mar-16	20.0000	1073.8841	20.0000	1101.2915
27-Jun-16	14.4453	1080.7038	14.4453	1112.2324
29-Sep-16	14.4453	1106.5148	14.4453	1143.0578

On face value of ₹ 1000. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

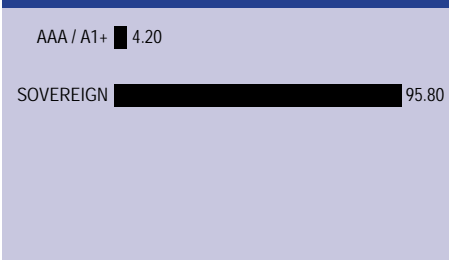
Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
GOI Securities	95.80		Government Of India - Gilt - 6.97% 2026	12.22	SOV
Government Of India - Gilt - 7.68% 2023	20.21	SOV	8.21% Rajasthan SDL Special Mat 2022	7.51	SOV
Government Of India - Gilt - 7.59% 2026	15.17	SOV	8.39% Rajasthan SDL Special Mat 2022	2.52	SOV
8.27% Gujarat SDL Mat 2026	12.82	SOV	CBLO	2.04	
Government Of India - Gilt - 7.61% 2030	12.71	SOV	Cash & Current Assets	2.18	
7.59% GOI Mat 2029	12.64	SOV	Total	100.00	

Asset Allocation (%)



Credit Quality Profile (%)



Performance

Period	Fund		CRISIL Composite Bond Fund Index [^]		CRISIL 10 Year Gilt Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.18	10,818.34	11.51	11,150.65	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	15.09	11,509.33	12.56	11,255.94	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	6.31	10,631.39	11.61	11,161.16	6.85	10,684.74
Since Inception (CAGR)	8.81	14,894.53	9.62	15,427.41	8.30	14,568.16
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.55	10,954.55	11.51	11,150.65	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	16.03	11,603.10	12.56	11,255.94	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	6.93	10,692.51	11.61	11,161.16	6.85	10,684.74
Since Inception (CAGR)	9.45	14,025.57	9.74	14,166.26	8.15	13,414.75

Date of Inception: **Regular Plan:** January 12, 2012; **Direct Plan:** January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: **Regular Plan:** 12/01/2012, **Direct Plan:** 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 units or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** **SIP/STP:** Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. **Quarterly:** 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. **SWP (Monthly/Quarterly):** 2 (two) installments of ₹ 100/-.

DHFL Pramerica Medium Term Income Fund (An Open Ended Income Scheme)

Rated AAAMfs by ICRA**

Details as on October 28, 2016

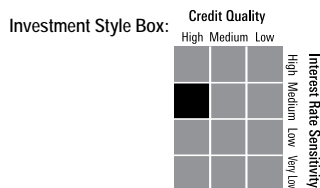
- This product is suitable for investors who are seeking*
- Income and Capital appreciation over the medium term
 - Investment in Debt and Money Market Instruments with a portfolio weighted average maturity between 3-7 years
 - Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details



Investment Objective: To generate income and capital appreciation by investing in a portfolio of high quality debt securities and money market instruments.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: CRISIL Composite Bond Fund Index

Option: Dividend (Regular - Payout/Reinvestment, Monthly, Quarterly and Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 774.11

Monthly Average AUM (₹ in Cr): 771.47

AUM as on 28/10/2016 (₹ in Cr): 679.62

Average Maturity: 6.47 yrs

Modified Duration: 4.51 yrs Portfolio Yield: 7.59%

Fund Manager's Report: The portfolio is predominantly invested in medium tenor (5-7 years) high quality Corporate Bonds.

NAV	Regular Plan	Direct Plan
Growth	₹ 13.5083	₹ 13.7477
Regular Dividend	₹ 11.8006	₹ 12.0160
Monthly Dividend	₹ 10.8925	₹ 11.0221

Load Structure³: Entry Load: NA. Exit Load: 1% if the investor redeemed / switched out within 1 month from the allotment of units and Nil if redeemed / switched out subsequent to 1 month of allotment of units.

³No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

** For rating methodology refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
REGULAR DIVIDEND				
24-Sep-15	0.3500	11.2460	0.3500	11.3569
23-Dec-15	0.2500	10.2320	0.2500	10.2285
28-Mar-16	0.2200	11.1345	0.2200	11.2922
MONTHLY DIVIDEND				
26-Aug-16	0.0506	10.8116	0.0506	10.9248
30-Sep-16	0.0506	10.9035	0.0506	11.0261
28-Oct-16	0.0468	10.8925	0.0535	11.0221

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
Corporate Debt	41.38		Private Banks	7.49	
Housing Development Finance Corporation Ltd.	9.19	CRISIL AAA	HDFC Bank	7.49	CRISIL AAA
Reliance Jio Infocomm Limited	7.82	CRISIL AAA	PSU Bonds	18.35	
LIC Housing Finance Ltd.	7.50	CRISIL AAA	Power Finance Corporation Ltd.	7.63	CRISIL AAA
Reliance Utilities And Power Pvt Ltd	6.13	CRISIL AAA	Rural Electrification Corporation Ltd.	7.61	CARE AAA
Dewan Housing Finance Corporation Limited	4.61	CARE AAA	NHPC Ltd.	1.55	CARE AAA
Reliance Ports And Terminals Limited	4.03	CRISIL AAA	Power Grid Corporation Of India Ltd.	1.55	ICRA AAA
IOT Utkal Energy Services Limited	2.09	IND AAA(SO)	CBLO	9.02	
GOI Securities	27.02		Cash & Current Assets	-3.27	
8.19% Rajasthan SDL Special Mat 2026	11.60	SOV	Total	100.00	
8.33% Rajasthan SDL Special Mat 2025	7.77	SOV			
8.10% Tamil Nadu SDL Mat 2023	7.65	SOV			

Asset Allocation (%)

Corporate Debt	41.38
GOI Securities	27.02
PSU Bonds	18.35
CBLO	9.02
Private Banks	7.49
Cash & Current Assets	-3.27

Credit Quality Profile (%)

AAA / A1+	72.98
SOVEREIGN	27.02

Performance

Period	Fund		CRISIL Composite Bond Fund Index [^]		CRISIL 10 Year Gilt Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	11.36	11,136.06	11.51	11,150.65	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	11.78	11,177.66	12.56	11,255.94	13.76	11,375.65
Since Inception (CAGR)	12.16	13,435.10	12.34	13,490.24	11.79	13,321.97
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	12.18	11,217.68	11.51	11,150.65	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	12.54	11,254.18	12.56	11,255.94	13.76	11,375.65
Since Inception (CAGR)	12.91	13,665.60	12.34	13,490.24	11.79	13,321.97

Date of Inception: Regular Plan: March 06, 2014; Direct Plan: March 06, 2014. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 06/03/2014, Direct Plan: 06/03/2014 **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 units or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Premier Bond Fund

(An Open Ended Income Scheme)

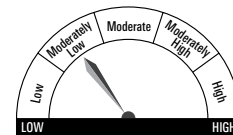
Rated AAAMfys by ICRA**

Details as on October 28, 2016

This product is suitable for investors who are seeking*

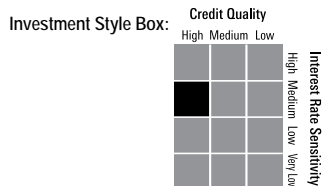
- Regular income over the medium term
- Investment in debt securities and money market instruments
- Degree of risk – MODERATELY LOW

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



Moderately Low — investors understand that their principal will be at moderately low risk.

Fund Details



Investment Objective: To provide regular income by investing in debt securities including bonds and money market instruments.

Fund Manager: Mr. Rakesh Suri (Over 17 years of experience in Fixed Income Markets)

Benchmark: CRISIL Composite Bond Fund Index

Option: Dividend (Monthly, Quarterly and Annual - Payout/Reinvestment/Sweep*) and Growth. (*w.e.f. July 01, 2016)

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 913.65

Monthly Average AUM (₹ in Cr): 1,077.71

AUM as on 28/10/2016 (₹ in Cr): 1,159.28

Average Maturity: 3.71 yrs

Modified Duration: 2.92 yrs **Portfolio Yield:** 7.43%

Fund Manager's Report: The fund has invested in medium term high grade (mostly AAA) PSU/Corporate bonds. There was no change in positioning during the month.

NAV	Regular Plan	Direct Plan
Growth	₹ 25.4874	₹ 25.4874
Monthly Dividend	₹ 13.6798	₹ 15.9857
Quarterly Dividend	₹ 12.0359	₹ 13.0388
Annual Dividend	₹ 10.6997	₹ 11.6438
Half Yearly Bonus	₹ 11.9051	—

Load Structure: Entry Load: NA. Exit Load: W.e.f. September 06, 2016: Nil

*No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

** For rating methodology refer page no. 25

Dividend History

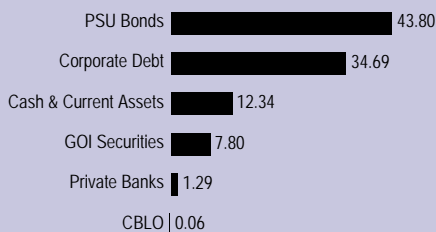
Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0578	13.6274	0.0650	15.8930
30-Sep-16	0.0578	13.6754	0.0650	15.9661
28-Oct-16	0.0535	13.6798	0.0669	15.9857
QUARTERLY DIVIDEND				
28-Mar-16	0.2100	11.9837	0.2100	12.8624
27-Jun-16	0.1517	12.0018	0.1517	12.9265
29-Sep-16	0.1733	12.1948	0.1733	13.1816
ANNUAL DIVIDEND				
26-Sep-14	0.5000	10.5445	0.5000	11.1413
27-Mar-15	0.3750	10.5685	0.3750	11.2490
28-Mar-16	0.8000	10.8812	0.8000	11.7129

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

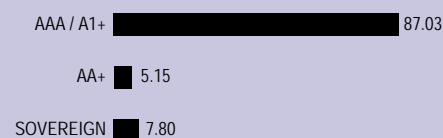
Portfolio

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
GOI Securities	7.80		Indian Railway Finance Corporation Ltd	2.07	CRISIL AAA
8.21% Rajasthan SDL Special Mat 2022	2.19	SOV	National Bank For Agriculture & Rural Development	1.31	CRISIL AAA
8.39% Rajasthan SDL Special Mat 2023	1.81	SOV	Gail (India) Ltd.	1.16	CRISIL AAA
8.27% Rajasthan SDL Special Mat 2023	1.08	SOV	Exim Bank	0.94	CRISIL AAA
8.18% Haryana SDL Mat 2023	0.90	SOV	Power Grid Corporation Of India Ltd.	0.89	ICRA AAA
8.39% Rajasthan SDL Special Mat 2019	0.73	SOV	NHPC Ltd.	0.88	CARE AAA
7.86% Rajasthan SDL Special Mat 2019	0.44	SOV	Power Finance Corporation Ltd.	0.26	ICRA AAA
8.15% Rajasthan SDL Special Mat 2021	0.25	SOV	Corporate Debt	34.69	
8.01% Rajasthan SDL Special Mat 2020	0.24	SOV	Reliance Jio Infocomm Limited	7.66	CRISIL AAA
8.21% Rajasthan SDL Special Mat 2023	0.16	SOV	Housing Development Finance Corporation Ltd.	6.36	CRISIL AAA
8.29% Andhra Pradesh SDL Mat 2026	0.00	SOV	LIC Housing Finance Ltd.	5.59	CRISIL AAA
PSU Bonds	43.80		HDB Financial Services Limited	4.51	CARE AAA
Rural Electrification Corporation Ltd.	9.11	CARE AAA	Bajaj Finance Ltd	4.44	IND AAA
Power Finance Corporation Ltd.	7.89	CRISIL AAA	Reliance Utilities And Power Pvt Ltd	2.25	CRISIL AAA
Steel Authority Of India Ltd.	5.15	CARE AA+	India InfraDebt Limited	2.16	CRISIL AAA
Power Grid Corporation Of India Ltd.	4.92	CRISIL AAA	Nabha Power Limited	0.86	ICRA AAA(SO)
Infrastructure Development Finance Co. Ltd.	4.79	ICRA AAA	IL&FS	0.50	IND AAA
PNB Housing Finance Limited	4.43	CARE AAA	IOT Utkal Energy Services Limited	0.23	IND AAA(SO)
			Tata Sons Limited	0.13	CRISIL AAA
			Private Banks	1.29	
			ICICI Bank	1.29	CARE AAA
			CBLO	0.06	
			Cash & Current Assets	12.34	
			Total	100.00	

Asset Allocation (%)



Credit Quality Profile (%)



Performance

Period	Fund		CRISIL Composite Bond Fund Index [^]		CRISIL 10 Year Gilt Index [#]	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	8.46	10,846.38	11.51	11,150.65	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	8.70	10,870.03	12.56	11,255.94	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	9.31	10,930.70	11.61	11,161.16	6.85	10,684.74
Since Inception (CAGR)	7.03	25,330.10	6.83	24,679.53	6.25	22,925.60
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	9.45	10,944.59	11.51	11,150.65	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	9.68	10,968.14	12.56	11,255.94	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	10.33	11,032.99	11.61	11,161.16	6.85	10,684.74
Since Inception (CAGR)	8.79	13,711.39	9.74	14,166.26	8.15	13,414.75

Date of Inception: Regular Plan: January 30, 2003; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

[^] Scheme Benchmark. [#] Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Rakesh Suri refer page no. 8, 13, 23, 26-29

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 30/01/2003, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 units or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

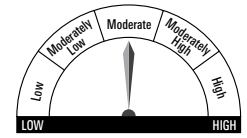
DHFL Pramerica Gilt Fund

(An Open Ended Gilt Scheme)

Details as on October 28, 2016

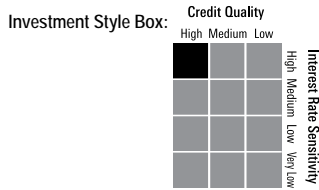
- This product is suitable for investors who are seeking*
- Income over the medium term
 - Investments only in Central/State securities of various maturities
 - Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details



Investment Objective: To generate reasonable returns by investing in Central/State Government securities of various maturities.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: I-Sec Sovereign Bond Index

Option: Dividend (Payout & Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 384.61

Monthly Average AUM (₹ in Cr): 367.14

AUM as on 28/10/2016 (₹ in Cr): 350.16

Average Maturity: 6.24 yrs

Modified Duration: 4.64 yrs **Portfolio Yield:** 7.31%

Fund Manager's Report: The fund has invested predominantly in SDLs. There was no change in positioning during the month.

NAV	Regular Plan	Direct Plan
Growth	₹ 17.8180	₹ 17.9787
Dividend	₹ 13.4781	₹ 13.5650
Half Yearly Bonus	₹ 11.9020	₹ 12.0183

Load Structure⁶: Entry Load: NA. Exit Load: Nil.

⁶No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

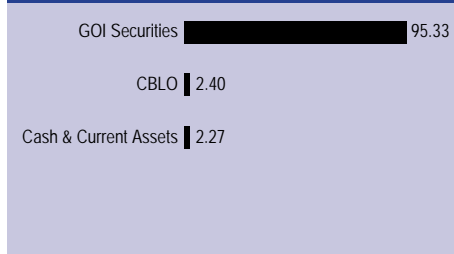
Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
26-Sept-14	0.80	12.9713	0.80	12.9845
27-Mar-15	0.80	13.2882	0.80	13.3183
28-Mar-16	1.00	13.3825	1.00	13.4458

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

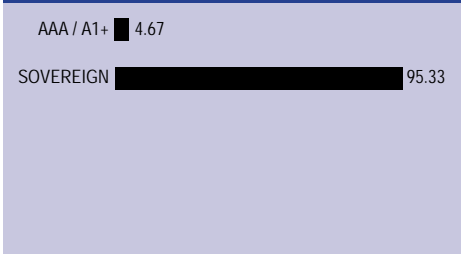
Portfolio Holdings

Issuer	% to Net Assets	Rating	Issuer	% to Net Assets	Rating
GOI Securities	95.33		8.18% Haryana SDL Mat 2022	7.40	SOV
8.27% Rajasthan SDL Special Mat 2023	22.40	SOV	Government Of India - Gilts - 6.97% 2026	7.23	SOV
8.27% Rajasthan SDL Special Mat 2022	22.29	SOV	8.39% Rajasthan SDL Special Mat 2023	3.00	SOV
8.53% Jammu And Kashmir SDL Special Mat 2022	13.51	SOV	8.18% Haryana SDL Mat 2023	2.97	SOV
8.45% Punjab SDL Special Mat 2023	9.03	SOV	CBLO	2.40	
8.29% Rajasthan SDL Special Mat 2024	7.50	SOV	Cash & Current Assets	2.27	
			Total	100.00	

Asset Allocation (%)



Credit Quality Profile (%)



Performance

Period	Fund		I-Sec Sovereign Bond Index ^		CRISIL 10 Year Gilt Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	10.96	11,095.59	8.59	10,859.01	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	13.22	11,322.01	14.90	11,490.07	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	10.46	11,045.56	12.14	11,214.12	6.85	10,684.74
Since Inception (CAGR)	7.43	17,661.40	8.85	19,591.66	6.84	16,896.18
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	11.21	11,120.63	8.59	10,859.01	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	13.48	11,347.73	14.90	11,490.07	13.76	11,375.65
30 Sep 2013 To 30 Sep 2014	10.73	11,073.44	12.14	11,214.12	6.85	10,684.74
Since Inception (CAGR)	9.50	14,050.48	9.35	13,976.23	8.15	13,414.75

Date of Inception: Regular Plan: October 27, 2008; Direct Plan: January 01, 2013. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 27/10/2008, Direct Plan: 01/01/2013. **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. SWP (Monthly/Quarterly): 2 (two) installments of ₹ 100/-.

DHFL Pramerica Inflation Indexed Bond Fund

(An Open Ended Income Scheme)

Details as on October 28, 2016

This product is suitable for investors who are seeking*

- To generate income and capital appreciation indexed to inflation over the short to medium term
- Investment predominantly in inflation indexed bonds issued by Central Government, State Government and / or Corporate Issuers
- Degree of risk – MODERATE

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



Moderate — investors understand that their principal will be at moderate risk.

Fund Details

Investment Objective: To generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds.

Fund Manager: Mr. Nitish Gupta (Over 20 years of experience in fund management, trading and research)

Benchmark: I -Sec Composite Index

Option: Dividend (Regular, Monthly and Quarterly - Payout and Reinvestment) and Growth.

Quarterly (Jul-Sep 2016) Average AUM (₹ in Cr): 114.97

Monthly Average AUM (₹ in Cr): 121.77

AUM as on 28/10/2016 (₹ in Cr): 123.00

Average Maturity: 4.61 yrs

Modified Duration: 3.59 yrs

Portfolio Yield: 7.15%

Fund Manager's Report: The fund tendered the IIBs in the auction concluded by RBI, (repurchase by the Govt.). The fund is now invested in medium term SDL securities.

NAV	Regular Plan	Direct Plan
Growth	₹ 12.0943	₹ 12.3465
Regular Dividend	₹ 12.0942	₹ 12.3458
Monthly Dividend	₹ 11.5506	₹ 11.5920
Quarterly Dividend	₹ 11.2007	₹ 11.0671
Bonus	₹ 12.1046	—

Load Structure: Entry Load: NA. Exit Load: Nil.

*No exit load will be charged for switches and STP from any scheme to the equity schemes of DPMF (except DHFL Pramerica Arbitrage Fund). Further, exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme of DPMF.

For Total Expense Ratio as on October 28, 2016 refer page no. 25

Dividend History

Record Date	Regular Plan		Direct Plan	
	Dividend/unit (₹)#	NAV (₹)	Dividend/unit (₹)#	NAV (₹)
MONTHLY DIVIDEND				
26-Aug-16	0.0506	11.4467	0.0506	11.4722
30-Sep-16	0.0506	11.5229	0.0506	11.5572
28-Oct-16	0.0468	11.5506	0.0535	11.5920
QUARTERLY DIVIDEND				
26-Jun-15	—	—	0.08	10.1720
24-Sep-15	—	—	0.08	10.6333
23-Dec-15	—	—	0.08	10.6595

On face value of ₹ 10. Post Dividend per unit NAV will fall to the extent of the payout and applicable tax/surcharges/cess/other statutory levies. Dividend distribution is subject to availability of distributable surplus. Past Performance may or may not be sustained in future.

Regular Plan and Direct Plan are available for subscription as per the below details

Inception Date: Regular Plan: 28/01/2014, Direct Plan: 28/01/2014 **Application Amount:** ₹ 5000/- and in multiples of ₹ 1/- thereafter. **Additional Purchase Amount:** ₹ 1000/- and in multiples of ₹ 1/- thereafter or 100 units. **Repurchase / Redemption Amount:** ₹ 100/- and in multiples of ₹ 1/- thereafter or 0.1 unit or account balance, whichever is lower. **SIP/STP/SWP:** Available. **Investment Amount for SIP/STP/SWP:** SIP/STP: Monthly: 10 installments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly: 5 installments of ₹ 1000/- each and in multiples of ₹ 100/- thereafter. **SWP (Monthly/Quarterly):** 2 (two) installments of ₹ 100/-.

Total Expense Ratio (TER):

Weighted Average Expense Ratio for the month of October 28, 2016 for DPLCF - Regular Plan: 2.88%, DPLCF - Direct Plan: 1.58%, DPDEF - Regular Plan: 2.77%, DPDEF - Direct Plan: 1.77%, DPMOF - Regular Plan: 2.68%, DPMOF - Direct Plan: 1.68%, DPTSF - Regular Plan: 2.57%, DPTSF - Direct Plan: 1.57%, DPBAF - Regular Plan: 2.70%, DPBAF - Direct Plan: 1.70%, DPEIF - Regular Plan: 1.75%, DPEIF - Direct Plan: 0.75%, DPTEOF - Regular Plan: 2.04%, DPTEOF - Direct Plan: 1.42%, DPGAOF - Regular Plan: 2.04%, DPGAOF - Direct Plan: 1.42%, DPAF - Regular Plan: 0.96%, DPAF - Direct Plan: 0.46%, DPPBF - Regular Plan: 1.58%, DPPBF - Direct Plan: 0.68%, DPBPDF - Regular Plan: 0.77%, DPBPDF - Direct Plan: 0.30%, DPSTFRF - Regular Plan: 0.49%, DPSTFRF - Direct Plan: 0.29%, DPUSTF - Regular Plan: 0.47%, DPUSTF - Direct Plan: 0.27%, DPIAF - Regular Plan: 2.44%, DPIAF - Direct Plan: 1.69%, DPGF - Regular Plan: 0.83%, DPGF - Direct Plan: 0.61%, DPIIBF - Regular Plan: 1.07%, DPIIBF - Direct Plan: 0.30%, DPCOF - Regular Plan: 1.78%, DPCOF - Direct Plan: 0.68%, DPMTIF - Regular Plan: 1.03%, DPMTIF - Direct Plan: 0.30%, DPSMF - Regular Plan: 1.31%, DPSMF - Direct Plan: 0.47%, DPLDF - Regular Plan: 1.16%, DPLDF - Direct Plan: 0.62%, DPICPF - Regular Plan: 0.12%, DPICPF - Direct Plan: 0.07%, DPDBF - Regular Plan: 2.00%, DPDBF - Direct Plan: 0.75%.

ICRA has assigned the "[ICRA] AAAMf's" (pronounced as ICRA triple A m f s) rating to the DHFL Pramerica Insta Cash Plus Fund, DHFL Pramerica Ultra Short Term Fund, DHFL Pramerica Short Term Floating Rate Fund, DHFL Pramerica Banking and PSU Debt Fund, DHFL Pramerica Dynamic Bond Fund, DHFL Pramerica Medium Term Income Fund and DHFL Pramerica Premier Bond Fund. Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made.

The ratings should, however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns For complete rating scale and definitions please refer to ICRA's Website www.icra.in or other ICRA Rating Publications ICRA Credit Quality Rating Methodology for debt mutual fund schemes

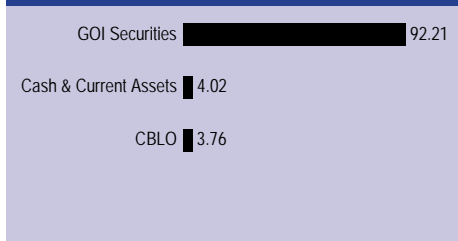
ICRA's mutual fund rating methodology is based on evaluating the inherent credit quality of the fund's portfolio. As a measure of the credit quality of a debt fund's assets, ICRA uses the concept of "credit scores".

These scores are based on ICRA's estimates of credit risk associated with each exposure of the portfolio taking into account its maturity. To quantify the credit risk scores, ICRA uses its database of historical default rates for various rating categories for various maturity buckets. The credit risk ratings incorporate ICRA's assessment of a debt fund's published investment objectives and policies, its management characteristics, and the creditworthiness of its investment portfolio. ICRA reviews relevant fund information on an ongoing basis to support its published rating opinions. If the portfolio credit score meets the benchmark of the assigned rating during the review, the rating is retained. In an event that the benchmark credit score is breached, ICRA gives a month's time to the debt fund manager to bring the portfolio credit score within the benchmark credit score. If the debt fund manager is able to reduce the portfolio credit score within the benchmark credit score, the rating is retained. If the portfolio still continues to breach the benchmark credit score, the rating is revised to reflect the change in credit quality.

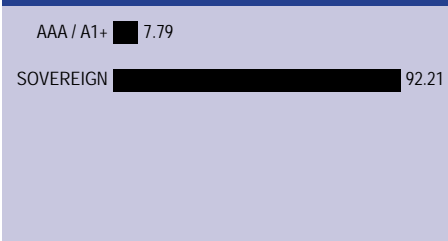
Portfolio Holdings

Issuer	% to Net Assets	Rating
GOI Securities	92.21	
8.15% Rajasthan SDL Special Mat 2021	33.70	SOV
8.01% Rajasthan SDL Special Mat 2020	33.39	SOV
8.18% Haryana SDL Mat 2022	12.64	SOV
Government Of India - Gilts - 6.97% 2026	8.23	SOV
8.39% Rajasthan SDL Special Mat 2022	4.25	SOV
CBLO	3.76	
Cash & Current Assets	4.02	
Total	100.00	

Asset Allocation (%)



Credit Quality Profile (%)



Performance

Period	Fund		I-Sec Composite Index ^		CRISIL 10 Year Gilt Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	13.08	11,307.98	11.93	11,193.16	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	4.25	10,424.66	13.30	11,330.22	13.76	11,375.65
Since Inception (CAGR)	7.04	11,992.00	12.49	13,684.41	11.78	13,461.60
Direct Plan - Growth Option						
30 Sep 2015 To 30 Sep 2016	13.95	11,395.31	11.93	11,193.16	11.11	11,111.49
30 Sep 2014 To 30 Sep 2015	5.05	10,504.65	13.30	11,330.22	13.76	11,375.65
Since Inception (CAGR)	7.85	12,234.80	12.49	13,684.41	11.78	13,461.60

Date of Inception: Regular Plan: January 28, 2014; Direct Plan: January 28, 2014. CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

For performance of schemes managed by Nitish Gupta refer page no. 17-22, 24, 25

Performance of Other Funds

Details as on September 30, 2016

Period	DHF Pramerica Hybrid Fixed Term Fund-Series 4		DHF Pramerica Hybrid Fixed Term Fund-Series 5		DHF Pramerica Hybrid Fixed Term Fund-Series 6		DHF Pramerica Hybrid Fixed Term Fund-Series 7		DHF Pramerica Hybrid Fixed Term Fund-Series 10		DHF Pramerica Hybrid Fixed Term Fund-Series 11		DHF Pramerica Hybrid Fixed Term Fund-Series 12		DHF Pramerica Hybrid Fixed Term Fund-Series 13		CRSIL IMP Blended Fund Index ^		CRSIL 10 Year GI Index #	
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*
Regular Plan																				
30 Sep 2015 to 30 Sep 2016	5.57	10557.35	4.44	10444.49	5.16	10515.73	1.48	10148.10	6.73	10672.73	5.32	10531.70	5.36	10536.25	7.30	10730.17	11.17	11116.59	11.11	11111.49
30 Sep 2014 to 30 Sep 2015	-1.03	9896.91	-1.13	9887.09	1.64	10164.31	4.87	10486.55	7.04	10703.89	-1.27	9872.95	-0.05	9994.96	7.77	10771.16	10.72	11071.73	13.76	11375.65
30 Sep 2013 to 30 Sep 2014	32.84	13284.26	32.07	13207.29	35.01	13500.82	35.00	13499.96	13.36	11336.30	29.34	12934.37	31.17	13117.29	14.24	11424.48	15.45	11545.36	6.85	10684.74
Since Inception (CAGR)	9.88	15526.80	8.04	14239.50	—	—	—	—	—	—	—	—	—	—	—	—	10.05	15639.17	8.32	14524.03
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.08	15515.19	8.26	14375.92
	—	—	—	—	11.13	15930.70	—	—	—	—	—	—	—	—	—	—	10.24	15374.16	8.84	14534.60
	—	—	—	—	—	—	10.66	15376.00	—	—	—	—	—	—	—	—	10.29	15156.78	8.47	14124.41
	—	—	—	—	—	—	—	—	7.20	13199.60	—	—	—	—	—	—	10.01	14639.91	8.43	13818.84
	—	—	—	—	—	—	—	—	—	—	7.96	13225.50	—	—	—	—	10.05	14185.87	7.87	13179.04
	—	—	—	—	—	—	—	—	—	—	—	—	9.56	13802.70	—	—	10.45	14199.96	8.08	13153.11
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.52	14165.35	7.98	13065.73
Direct Plan																				
30 Sep 2015 to 30 Sep 2016	—	—	—	—	—	—	—	—	—	—	—	—	6.00	10600.34	8.69	10869.21	11.17	11116.59	11.11	11111.49
30 Sep 2014 to 30 Sep 2015	—	—	—	—	—	—	—	—	—	—	—	—	0.64	10063.54	9.23	10923.46	10.72	11071.73	13.76	11375.65
30 Sep 2013 to 30 Sep 2014	—	—	—	—	—	—	—	—	—	—	—	—	32.14	13213.58	15.68	11568.47	15.45	11545.36	6.85	10684.74
Since Inception (CAGR)	—	—	—	—	—	—	—	—	—	—	—	—	10.31	14136.30	—	—	10.45	14199.96	8.08	13153.11
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	9.33	13642.60	10.52	14165.35	7.98	13065.73
Date of Inception	January 24, 2012		March 01, 2012		May 03, 2012		July 03, 2012		October 03, 2012	February 08, 2013		March 22, 2013		April 08, 2013		—	—	—	—	—
Fund Manager																				

Period	DHF Pramerica Hybrid Fixed Term Fund-Series 14		DHF Pramerica Hybrid Fixed Term Fund-Series 17		DHF Pramerica Hybrid Fixed Term Fund-Series 19		DHF Pramerica Hybrid Fixed Term Fund-Series 21		DHF Pramerica Hybrid Fixed Term Fund-Series 22		DHF Pramerica Hybrid Fixed Term Fund-Series 23		DHF Pramerica Hybrid Fixed Term Fund-Series 26		DHF Pramerica Hybrid Fixed Term Fund-Series 29		DHF Pramerica Hybrid Fixed Term Fund-Series 31		CRSIL IMP Blended Fund Index ^		CRSIL 10 Year GI Index #			
	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*	Returns (%)	Value (INR)*		
Regular Plan																								
30 Sep 2015 to 30 Sep 2016	3.64	10364.06	5.79	10579.42	5.90	10589.89	5.88	10587.99	5.71	10571.28	1.89	10188.59	0.77	10076.90	0.56	10056.25	8.91	10891.48	1.17	10117.28	11.17	11116.59	11.11	11111.49
30 Sep 2014 to 30 Sep 2015	-1.52	9847.79	5.05	10504.70	3.96	10396.31	5.44	10543.78	6.27	10626.61	2.10	10210.15	4.84	10484.16	1.08	10107.84	8.51	10850.63	—	—	10.72	11071.73	13.76	11375.65
30 Sep 2013 to 30 Sep 2014	30.53	13053.08	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	15.45	11545.36	6.85	10684.74
Since Inception (CAGR)	8.83	13169.30	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.07	12616.91	7.41	12616.91
	—	—	7.54	12346.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11.95	13872.16	10.79	13458.39
	—	—	—	—	7.19	12163.70	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12.14	13796.68	11.66	13629.15
	—	—	—	—	—	—	7.94	12016.20	—	—	—	—	—	—	—	—	—	—	—	—	12.11	13160.01	12.02	13136.70
	—	—	—	—	—	—	—	—	7.12	11731.90	—	—	—	—	—	—	—	—	—	—	10.78	12684.80	11.32	12829.28
	—	—	—	—	—	—	—	—	—	—	4.83	11113.20	—	—	—	—	—	—	—	—	10.72	12557.27	11.95	12870.22
	—	—	—	—	—	—	—	—	—	—	—	—	2.62	10548.30	—	—	—	—	—	—	10.71	12335.75	12.21	12697.83
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3.43	10744.90	—	—	—	—	11.06	12506.23	12.21	12782.48
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.72	12299.04	12.15	12625.80
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	8.30	11759.20	—	—	10.72	12299.04	12.15	12625.80
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.60	12161.54	11.94	12450.46
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.60	12161.54	11.94	12450.46
Direct Plan																								
30 Sep 2015 to 30 Sep 2016	5.17	10517.10	7.56	10756.33	—	—	7.63	10763.36	7.35	10734.53	3.59	10359.10	2.39	10238.67	1.49	10148.77	9.60	10959.63	2.89	10288.70	11.17	11116.59	11.11	11111.49
30 Sep 2014 to 30 Sep 2015	-0.06	9994.36	6.80	10680.37	—	—	7.17	10717.05	7.91	10790.60	3.81	10380.69	6.51	10651.07	2.00	10200.22	9.18	10917.90	—	—	10.72	11071.73	13.76	11375.65
30 Sep 2013 to 30 Sep 2014	32.42	13241.81	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	15.45	11545.36	6.85	10684.74
Since Inception (CAGR)	10.37	13783.40	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.07	12616.91	7.41	12616.91
	—	—	9.32	12947.50	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11.95	13872.16	10.79	13458.39
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12.11	13160.01	12.02	13136.70
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.78	12684.80	11.32	12829.28
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.72	12557.27	11.95	12870.22
	—	—	—	—	—	—	—	—	—	—	6.59	11533.30	—	—	—	—	—	—	—	—	10.71	12335.75	12.27	12697.83
	—	—	—	—	—	—	—	—	—	—	—	—	4.27	10900.70	—	—	—	—	—	—	11.06	12506.23	12.21	12782.48
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.72	12299.04	12.15	12625.80
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	8.98	11909.50	—	—	10.60	12161.54	11.94	12450.46
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10.60	12161.54	11.94	12450.46
Date of Inception	July 01, 2013		November 07, 2013		December 10, 2013		May 07, 2014		June 05, 2014	July 07, 2014		September 08, 2014		August 14, 2014	September 19, 2014		October 22, 2014		—	—	—	—	—	
Fund Manager																								

Alok Agarwal (For managing investment in Equity Market) and Rakesh Suri (For managing investment in Debt Market)

Alok Agarwal (For managing investment in Equity Market) and Rakesh Suri (For managing investment in Debt Market)

Alok Agarwal (For managing investment in Equity Market) and Rakesh Suri (For managing investment in Debt Market)

CAGR – Compounded Annual Growth Rate

^ Scheme Benchmark: # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Period	DHFL Pramerica Hybrid Fixed Term Fund-Series 32		DHFL Pramerica Hybrid Fixed Term Fund-Series 33		DHFL Pramerica Hybrid Fixed Term Fund-Series 34		DHFL Pramerica Hybrid Fixed Term Fund-Series 35		DHFL Pramerica Hybrid Fixed Term Fund-Series 37		DHFL Pramerica Hybrid Fixed Term Fund-Series 39		DHFL Pramerica Hybrid Fixed Term Fund-Series 40		DHFL Pramerica Hybrid Fixed Term Fund-Series 41		CRSIL MIP Blended Fund Index [^]		CRSIL Debt Hybrid (75:25) [^]		CRSIL 10 Year GI Index [#]			
	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)		
Regular Plan																								
30 Sep 2015 to 30 Sep 2016	0.83	10082.75	0.54	10054.39	6.76	10676.47	2.39	10239.35	5.28	10528.45	—	—	—	—	5.86	10685.68	—	—	11.17	11116.59	—	—	11.11	11111.49
Since Inception (CAGR)	0.94	10174.20	—	—	—	—	—	—	—	—	3.25	10324.91	—	—	5.79	10579.23	—	—	9.41	11800.26	9.27	10927.27	11.10	12139.40
	—	—	-0.77	9872.10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	8.50	11451.03	—	—	9.62	11646.50
	—	—	—	—	2.24	10362.80	—	—	—	—	—	—	—	—	—	—	—	—	8.75	11446.25	—	—	9.86	11634.87
	—	—	—	—	—	—	-0.95	9852.20	—	—	—	—	—	—	—	—	—	—	9.00	11437.70	—	—	10.18	11631.83
	—	—	—	—	—	—	—	—	-0.31	9953.60	—	—	—	—	—	—	—	—	9.24	11422.17	—	—	10.18	11569.34
	—	—	—	—	—	—	—	—	—	—	2.51	10324.70	—	—	—	—	—	—	—	—	8.61	11125.10	12.11	11589.43
	—	—	—	—	—	—	—	—	—	—	—	—	1.04	10127.00	—	—	—	—	—	—	7.70	10947.03	12.48	11541.47
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	0.36	10041.70	—	—	—	—	7.42	10858.52	12.39	11438.05
Direct Plan																								
30 Sep 2015 to 30 Sep 2016	2.53	10252.71	2.30	10230.05	8.47	10887.50	4.21	10421.46	7.36	10735.79	—	—	—	—	7.59	10758.76	—	—	11.17	11116.59	—	—	11.11	11111.49
Since Inception (CAGR)	2.64	10491.80	—	—	—	—	—	—	—	—	5.26	10526.35	—	—	—	—	—	—	9.41	11800.26	8.94	10893.75	11.10	12139.40
	—	—	0.97	10161.10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	8.50	11451.03	—	—	9.62	11646.50
	—	—	—	—	3.88	10632.50	—	—	—	—	—	—	—	—	—	—	—	—	8.75	11446.25	—	—	9.86	11634.87
	—	—	—	—	—	—	0.82	10128.20	—	—	—	—	—	—	—	—	—	—	9.00	11437.70	—	—	10.18	11631.83
	—	—	—	—	—	—	—	—	1.65	10248.60	—	—	—	—	—	—	—	—	9.24	11422.17	—	—	10.18	11569.34
	—	—	—	—	—	—	—	—	—	—	4.48	10581.30	—	—	—	—	—	—	—	—	8.61	11125.10	12.11	11589.43
	—	—	—	—	—	—	—	—	—	—	—	—	2.71	10331.10	—	—	—	—	—	—	7.70	10947.03	12.48	11541.47
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1.98	10228.20	—	—	—	—	7.42	10858.52	12.39	11438.05
Date of Inception	November 28, 2014	February 02, 2015	February 20, 2015	March 11, 2015	March 11, 2015	March 31, 2015	June 17, 2015	July 13, 2015	August 07, 2015	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Fund Manager																								

Period	DHFL Pramerica Fixed Maturity Plan-Series 39		DHFL Pramerica Fixed Maturity Plan-Series 45		DHFL Pramerica Fixed Maturity Plan-Series 47		DHFL Pramerica Fixed Maturity Plan-Series 49		DHFL Pramerica Fixed Maturity Plan-Series 54		DHFL Pramerica Fixed Maturity Plan-Series 56		DHFL Pramerica Fixed Maturity Plan-Series 57		DHFL Pramerica Fixed Maturity Plan-Series 58		CRSIL Short Term Bond Index [^]		CRSIL 10 Year GI Index [#]				
	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)	Returns (%)	Value (INR)			
Regular Plan																							
30 Sep 2015 to 30 Sep 2016	4.94	10493.54	9.24	10924.08	9.18	10917.67	8.58	10857.52	9.25	10925.36	9.01	10900.76	8.53	10852.64	7.44	10744.31	9.31	10931.14	9.31	10931.14	11.11	11111.49	
30 Sep 2015 to 30 Sep 2015	6.74	10674.00	8.39	10838.30	8.34	10834.49	8.64	10863.59	8.54	10854.30	8.76	10875.54	8.77	10877.31	9.55	10954.66	9.90	10989.76	9.90	10989.76	13.76	11375.65	
Since Inception (CAGR)	6.91	12206.30	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12.05	13525.35	12.05	13525.35	11.43	13327.79	
	—	—	8.97	12561.60	—	—	—	—	—	—	—	—	—	—	—	—	12.26	13559.78	12.26	13559.78	11.80	13414.19	
	—	—	—	—	8.94	12527.70	—	—	—	—	—	—	—	—	—	—	9.80	12760.26	9.80	12760.26	11.79	13372.45	
	—	—	—	—	—	—	8.91	12493.20	9.03	12473.70	—	—	—	—	—	—	12.22	13428.79	12.22	13428.79	11.60	13299.20	
	—	—	—	—	—	—	—	—	—	—	9.08	12482.90	—	—	—	—	9.73	12671.24	9.73	12671.24	11.82	13295.95	
	—	—	—	—	—	—	—	—	—	—	—	—	8.81	12384.60	—	—	9.70	12643.94	9.70	12643.94	11.91	13299.52	
	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	9.65	12617.75	9.65	12617.75	11.82	13257.89	
Direct Plan																							
30 Sep 2015 to 30 Sep 2016	5.20	10519.60	9.35	10935.03	9.29	10928.66	8.66	10865.67	9.31	10930.85	9.70	10969.71	8.58	10858.09	8.09	10809.03	9.31	10931.14	9.31	10931.14	11.11	11111.49	
30 Sep 2014 to 30 Sep 2015	6.98	10698.47	8.74	10873.63	8.66	10866.39	8.81	10881.04	8.68	10868.07	9.43	10942.84	8.93	10892.71	10.20	11020.48	9.90	10989.76	9.90	10989.76	13.76	11375.65	
Since Inception (CAGR)	7.13	12282.90	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12.05	13525.35	12.05	13525.35	11.43	13327.79	
	—	—	9.28	12656.20	—	—	—	—	—	—	—	—	—	—	—	—	12.26	13559.78	12.26	13559.78	11.80	13414.19	
	—	—	—	—	9.22	12613.10	—	—	9.16	12509.70	—	—	—	—	—	—	9.80	12760.26	9.80	12760.26	11.79	13372.45	
	—	—	—	—	—	—	9.07	12541.70	—	—	—	—	—	—	—	—	12.22	13428.79	12.22	13428.79	11.60	13299.20	
	—	—	—	—	—	—	—	—	—	—	9.77	12683.40	—	—	—	—	9.73	12671.24	9.73	12671.24	11.82	13295.95	
	—	—	—	—	—	—	—	—	—	—	—	—	8.94	12423.50	—	—	9.70	12643.94	9.70	12643.94	11.91	13299.52	
Date of Inception	October 07, 2013	February 04, 2014	February 12, 2014	February 21, 2014	February 21, 2014	March 14, 2014	March 14, 2014	March 14, 2014	March 12, 2014	March 12, 2014	March 14, 2014	March 20, 2014	March 20, 2014	March 24, 2014	March 24, 2014	—	—	—	—	—	—	—	—
Fund Manager																							

CAGR – Compounded Annual Growth Rate
[^] Scheme Benchmark # Standard Benchmark *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Period	DHFL Pramerica Fixed Maturity Plan-Series 61	DHFL Pramerica Fixed Maturity Plan-Series 62	DHFL Pramerica Fixed Maturity Plan-Series 63	DHFL Pramerica Fixed Maturity Plan-Series 66	DHFL Pramerica Fixed Maturity Plan-Series 68	DHFL Pramerica Fixed Maturity Plan-Series 69	DHFL Pramerica Fixed Maturity Plan-Series 70	DHFL Pramerica Fixed Maturity Plan-Series 71	DHFL Pramerica Fixed Maturity Plan-Series 72	DHFL Pramerica Interval Fund-Annual Plan-Series 1	CRISIL Short Term Bond Index [^]	CRISIL 10 Year Gilt Index #											
	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*	Returns (%) Value (INR)*											
Regular Plan																							
30 Sep 2015 to 30 Sep 2016	8.72	10871.85	8.44	10844.30	9.12	10911.70	7.48	10747.57	7.72	10772.42	7.82	10781.81	7.81	10780.82	8.71	10870.80	7.69	10748.66	9.31	10931.14	11.11	11111.49	
30 Sep 2014 to 30 Sep 2015	8.71	10870.89	8.95	10894.82	8.40	10839.74	9.68	10968.44	9.72	10972.27	9.46	10945.97	9.58	10957.57	10.23	11023.48	9.22	10922.09	9.90	10989.76	13.76	11375.65	
30 Sep 2013 to 30 Sep 2014	8.80	12358.90	8.80	12367.60	8.85	12376.70	8.87	12290.60	8.84	12232.30	8.89	12226.30	8.68	12102.80	9.42	12237.70	8.35	12192.60	9.36	13390.03	7.64	12715.97	
Since Inception (CAGR)																							
Direct Plan																							
30 Sep 2015 to 30 Sep 2016	8.79	10879.07	8.51	10850.91	9.19	10918.82	8.16	10816.39	8.40	10840.19	8.52	10852.36	8.46	10845.96	9.34	10934.42	7.79	10779.46	9.31	10931.14	11.11	11111.49	
30 Sep 2014 to 30 Sep 2015	8.94	10893.57	9.01	10901.23	8.49	10848.75	10.39	11038.63	10.44	11043.77	10.44	11044.31	10.27	11026.73	10.86	11086.28	9.29	10928.85	9.90	10989.76	13.76	11375.65	
30 Sep 2013 to 30 Sep 2014	8.99	12415.20	8.86	12386.20	8.94	12401.70	9.57	12483.20	9.53	12417.00	9.59	12412.50	9.36	12276.40	9.42	12264.40	10.05	12396.90	9.53	12264.83	11.84	12852.89	
Since Inception (CAGR)																							
Date of Inception	March 28, 2014	March 25, 2014	March 27, 2014	April 28, 2014	May 16, 2014	May 23, 2014	June 16, 2014	June 25, 2014	July 04, 2014	June 27, 2013	—	—	—										
Fund Manager	Rakesh Suri												—	—									
Regular Plan																							
30 Jun 2015 to 30 Jun 2016	7.84	10783.78	8.23	10823.12	9.08	10908.31	9.25	10925.06	9.79	10979.35	9.73	10972.54	9.35	10935.44	10.37	11087.39	9.34	10934.37	11.51	11150.65	11.11	11111.49	
30 Jun 2014 to 30 Jun 2015	9.68	10967.67	10.31	11030.77	9.99	10999.37	10.52	11052.45	—	—	—	—	—	—	—	—	—	—	12.56	1255.94	13.76	11375.65	
30 Jun 2013 to 30 Jun 2014	9.18	12992.40	9.58	12590.00	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12.16	13350.82	11.83	13250.95	
Since Inception (CAGR)																							
Direct Plan																							
30 Jun 2015 to 30 Jun 2016	8.28	10828.37	8.78	10877.81	9.77	10977.12	9.99	10998.97	10.38	11038.16	10.38	11037.79	9.41	10941.00	10.74	11074.01	9.40	10939.86	11.51	1150.65	11.11	11111.49	
30 Jun 2014 to 30 Jun 2015	10.13	11012.63	10.86	11085.97	10.68	11068.42	11.27	11126.62	—	—	—	—	—	—	—	—	—	—	12.56	1255.94	13.76	11375.65	
30 Jun 2013 to 30 Jun 2014	9.63	13151.60	10.13	12750.10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12.16	13350.82	11.83	13250.95	
Since Inception (CAGR)																							
Date of Inception	October 08, 2013	March 26, 2014	May 07, 2014	August 14, 2014	October 01, 2014	October 20, 2014	November 18, 2014	March 18, 2015	March 31, 2015	March 25, 2015	—	—	—										
Fund Manager	Rakesh Suri												—	—									

CAGR – Compounded Annual Growth Rate
[^] Scheme Benchmark: # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since Inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Period	DHFL Pramerica Fixed Maturity Plan Series 91		DHFL Pramerica Mid Cap Fund - Series 1		DHFL Pramerica Large Cap Fund - Series 1		DHFL Pramerica Large Cap Fund - Series 2		DHFL Pramerica Large Cap Fund - Series 3		DHFL Pramerica Tax Plan		CRISIL Composite Bond Fund Index ^		Nifty Free Float Midcap 100 ^		Nifty 50 ^		S&P BSE 200*		CRISIL 10 Year Gilt Index #		Nifty 50 #		Sensex #					
	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*	Returns (%)	Value INR*				
30 Sep 2015 to 30 Sep 2016	9.35	10935.39	20.60	12060.10	1.01	10100.56	6.98	10697.56	8.43	10842.83	14.92	11491.64	11.51	11150.65	18.70	11870.38	8.33	10833.13	10.96	11096.47	11.11	11111.49	8.33	10833.13	8.33	10833.13	6.54	10654.23		
30 Sep 2014 to 30 Sep 2015	-	-	-	-	-	-	-	-	-	-	8.80	10879.68	-	-	-	-	-	-	3.08	10308.07	-	-	8.33	10833.13	-	-	-	-		
30 Sep 2013 to 30 Sep 2014	-	-	-	-	-	-	-	-	-	-	47.54	14754.37	-	-	-	-	-	-	42.50	14250.39	-	-	-	38.87	13887.33	-	-	-		
Since Inception (CAGR)	9.47	11260.50	19.75	13790.60	-5.73	9139.90	-0.94	9860.80	-	-	-	-	11.85	11583.76	14.02	12636.49	0.52	10079.83	-	-	11.73	11567.16	2.60	10469.23	-	-	-0.69	9894.98		
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-1.54	9771.84	
	-	-	-	-	-	-	-	-	-	3.69	10531.10	-	-	-	-	-	-	2.74	10392.91	-	-	-	-	-	-	-	1.20	10171.40		
	-	-	-	-	-	-	-	-	-	-	8.97	24730.00	-	-	-	-	-	-	9.94	27140.37	-	-	-	9.64	26368.87	-	-	-	-	
Direct Plan																														
30 Sep 2015 to 30 Sep 2016	9.41	10940.88	22.71	12270.66	2.96	10295.50	8.92	10892.12	10.33	11032.84	16.49	11649.39	11.51	11150.65	18.70	11870.38	8.33	10833.13	10.96	11096.47	11.11	11111.49	8.33	10833.13	8.33	10833.13	6.54	10654.23		
30 Sep 2014 to 30 Sep 2015	-	-	-	-	-	-	-	-	-	-	10.12	11012.41	-	-	-	-	-	-	3.08	10308.07	-	-	8.33	10833.13	-	-	-	-	-	
30 Sep 2013 to 30 Sep 2014	-	-	-	-	-	-	-	-	-	-	47.68	14766.07	-	-	-	-	-	-	42.50	14250.39	-	-	-	38.87	13887.33	-	-	-	-	
Since Inception (CAGR)	9.52	11267.90	21.87	14230.90	-3.89	9414.00	0.87	10128.80	-	-	-	-	11.85	11583.76	14.02	12636.49	0.52	10079.83	-	-	11.73	11567.16	2.60	10469.23	-	-	-0.69	9894.98		
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-1.54	9771.84	
	-	-	-	-	-	-	-	-	5.32	10767.50	-	-	-	-	-	-	2.74	10392.91	-	-	-	-	-	-	-	-	1.20	10171.40		
Date of Inception	June 09, 2015	December 19, 2014	March 24, 2015	April 07, 2015	April 28, 2015	April 28, 2015	Regular Plan: March 20, 2006 Direct Plan: January 01, 2013	18.99	19186.66	-	-	-	-	-	-	-	-	-	11.83	15205.03	-	-	-	10.36	14470.45	-	-	-	-	-
Fund Manager	Rakesh Suri	Akash Singhania																												

CAGR – Compounded Annual Growth Rate
^ Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Since inception returns have been calculated from the date of inception till September 30, 2016. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

How to read Factsheet

Fund Manager:

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription:

This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount:

This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity:

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP:

SIP or systematic investment plan works on the principle of making periodic investment of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV:

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10- year Gsec.

Entry Load:

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit load:

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs. 100 and the exit load is 1%, the redemption price would be Rs. 99 per unit.

Modified Duration:

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard Deviation:

Standard Deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio:

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta:

Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM:

AUM or assets under management refers to the recent/ updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings:

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/ securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme:

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile:

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Portfolio Turnover:

Portfolio Turnover is a measure of how frequently assets within a fund are bought and sold by the managers.

R-Squared:

R-Squared is a statistical measure that represents the percentage of a fund or security's movements that can be explained by movements in a benchmark index.

Average Maturity:

In a mutual fund containing debt securities, Average Maturity is the average amount of time until the debt securities mature.

Portfolio Yield:

Portfolio Yield is computed by determining the cash flows for the portfolio and determining the interest rate that will make the present value of the cash flows equal to the market value of the portfolio.

Total Expense Ratio:

Weighted Average i.e. Total Expense of the month / average Asset / number of days in month* days in a year.

DHFL Pramerica Power Goals : Details as on 1st November, 2016	
Long - term Average P/E Nifty	18.80
20 Day Moving Average	23.35
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 NIFTY 50;
 - 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 NIFTY 50 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	8.44%	0.64%	10.45%	6.07%	13.91%	8.16%	24.42%	15.66%
Maximum	25.67%	21.06%	28.80%	28.07%	32.29%	19.93%	25.98%	16.74%
Average	16.35%	11.33%	19.79%	15.80%	27.48%	16.65%	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	8.32%	2.44%	10.54%	5.45%	16.07%	8.02%	20.83%	11.62%
Maximum	23.30%	12.76%	20.72%	16.79%	25.38%	14.95%	22.20%	13.34%
Average	14.60%	7.02%	17.72%	10.31%	22.85%	12.35%	21.55%	12.50%

Data Source : NIFTY 50 , 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 NIFTY 50, on a monthly rolling for 5/7/10/15 years CAGR basis from January 1999 to October 2016 based on the various bands of P/E variation. P/E variation is defined as the deviation of trailing PE of NIFTY 50 (observed on a 20 days moving average basis) from Long-Term Average PE of NIFTY 50. **Past performance may or may not be sustained in the future.**

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

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Bid Goodbye to High Dividend Distribution Tax!

DHFL Pramerica Long Term Withdrawal Facility



The most tax efficient option to get stable cash flows!

Long Term Withdrawal Facility is available under the following schemes

Scheme Name	This product is suitable for investors who are seeking*	
DHFL Pramerica Credit Opportunities Fund (An Open Ended Income Scheme)	<ul style="list-style-type: none"> Income and capital appreciation over medium to long term Investment predominantly in corporate bonds of various maturities and across ratings Degree of risk – MODERATE 	<p>Investors understand that their principal will be at moderate risk</p>
DHFL Pramerica Short Maturity Fund (An Open Ended Income Scheme)	<ul style="list-style-type: none"> Income over the medium term Investment in short term debt and money market instruments Degree of risk – MODERATE 	<p>Investors understand that their principal will be at moderate risk</p>
DHFL Pramerica Income Advantage Fund (An Open Ended Income Scheme)	<ul style="list-style-type: none"> Regular income and capital appreciation over the medium term Investment primarily in debt securities and a small allocation to equity and equity related securities Degree of risk – MODERATELY HIGH 	<p>Investors understand that their principal will be at moderately high risk</p>

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

Long Term Withdrawal Facility is only a feature for regular withdrawal from the scheme and shall not be construed as an assurance or guarantee of return. 10% of the units allotted may be redeemed without any exit load within one year from date of allotment in case of DHFL Pramerica Credit Opportunities Fund and DHFL Pramerica Income Advantage Fund; and within 6 months in the case of DHFL Pramerica Short Maturity Fund.

Talk to your advisor and fill up the form right away!

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

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