

## DEFINITIONS

<b>AMC or Asset Management Company or Investment Manager</b>	PGIM India Asset Management Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as the Asset Management Company for the scheme(s) of PGIM India Mutual Fund.
<b>Applicable NAV</b>	NAV applicable for Purchase or Redemption or Switching of Units based on the time of the Business Day on which the application is time stamped and relevant cut-off times on which the application is accepted at Official Point of Acceptance of Transaction.
<b>ASBA</b>	Application Supported by Blocked Amount
<b>Book Closure</b>	The period during which the Asset Management Company would temporarily suspend sale, redemption and switching of Units.
<b>Business Day</b>	<p>A day other than:-</p> <ul style="list-style-type: none"> <li>i) Saturday and Sunday; or</li> <li>ii) A day on which the banks in Mumbai and / or RBI are closed for business / clearing; or</li> <li>iii) A day on which the National Stock Exchange of India Limited and / or the Stock Exchange, Mumbai are closed; or</li> <li>iv) A day which is a public and / or bank holiday at an Investor Service Centre (ISC)/Official Point of Acceptance (OPA) where the application is received; or</li> <li>v) A day on which subscription / redemption / switching of Units is suspended by the AMC; or</li> <li>vi) A day on which normal business cannot be transacted due to storms, floods, bandhs, terrorist attack, strikes or such other events as the AMC may specify from time to time.</li> </ul> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres/Official Points of Acceptance.</p>
<b>Business Day for Overseas Fund of Fund Schemes</b>	<p>A day other than:-</p> <ul style="list-style-type: none"> <li>i) Saturday and Sunday; or</li> <li>ii) A day on which the National Stock Exchange of India Limited and / or the Stock Exchange, Mumbai are closed; or</li> <li>iii) A day which is a public and / or bank holiday at an Investor Service Centre (ISC)/Official Point of Acceptance (OPA) where the application is received; or</li> <li>iv) A day on which subscription / redemption / switching of Units is suspended by the AMC; or</li> <li>v) A day on which normal business cannot be transacted due to storms, floods, bandhs, terrorist attack, strikes or such other events as the AMC may specify from time to time;</li> <li>vi) A day which is a non-Business Day for the underlying scheme or on which the underlying scheme is closed for subscription / repurchase or determination of the NAV;</li> </ul> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres/Official Points of Acceptance.</p>
<b>Business Hours</b>	9.30 a.m. to 5.30 p.m. on all Business Day(s) or such other time as may be applicable from time to time.
<b>Cash Equivalent</b>	Cash equivalent shall consist of the following securities having residual maturity of less than 91 days:

	<p>a. Government Securities;  b. T-Bills;  c. Repo on Government Securities.</p>
<b>Cut-off timing</b>	In respect of subscriptions, redemptions and switches received by the Scheme, it means the outer limit of timings within a Business Day which are relevant for determination of the NAV / related prices to be applied for a transaction.
<b>Custodian</b>	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being in respect of the Scheme is Standard Chartered Bank.
<b>Depository</b>	Depository as defined in the SEBI (Depositories and Participants) Regulations, 2018.
<b>Derivative</b>	Means:- (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; or (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
<b>Income Distribution cum Capital Withdrawal /IDCW</b>	Income distributed by the Mutual Fund on the Units.
<b>Equity related instruments</b>	Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
<b>First Time Mutual Fund Investor</b>	An investor who invests for the first time ever in any mutual fund either by way of Subscription or via Systematic Investment Plan.
<b>Foreign Portfolio Investor or FPI</b>	Means a person who satisfies the eligibility criteria prescribed under regulation 4 of SEBI (Foreign Portfolio Investors) Regulations, 2014 and has been registered under Chapter II of these regulations, which shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992. Provided that any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
<b>Foreign Securities</b>	American Depository Receipt (ADR)s / Global Depository Receipt (GDR)s issued by Indian or Foreign companies, Equity of overseas companies listed on recognized stock exchanges overseas, Initial Public Offer (IPO) and Follow on Public Offerings (FPO) for listing at recognized stock exchanges overseas, Foreign debt securities in the countries with fully convertible currencies, with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade, units/securities issued by overseas mutual funds registered with overseas regulators and investing in aforesaid securities or Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas, unlisted overseas securities (not exceeding 10% of their net assets) or such other security / instrument as stipulated by SEBI/RBI / other Regulatory Authority from time to time.

<b>Gilts or Government Securities</b>	Securities created and issued by the Central Government and/ or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
<b>GOI</b>	Government of India.
<b>Holiday</b>	The day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike / “Bandh” call made at any part of the country or due to any other reason.
<b>IMA</b>	The Investment Management Agreement dated July 30, 2009 entered into between PGIM India Trustees Private Limited and PGIM India Asset Management Private Limited, as amended from time to time.
<b>ISC</b>	The offices of the AMC and/or the RTA or such other centres/offices, which are designated as Investor Service Centre by the AMC from time to time.
<b>Load</b>	In the case of Redemption / Switch out of a Unit, the amount deducted from the Applicable NAV on the Redemption / Switch out (Exit Load) and in the case of Sale / Switch in of a Unit, amount to be paid by the investor on the Sale / Switch in of a Unit (Entry Load) in addition to the Applicable NAV.
<b>Money Market Instruments</b>	Includes Commercial Papers, Commercial Bills, Treasury Bills, Government Securities having an unexpired maturity upto one year, Call or Notice Money, Certificate of Deposit, Usance Bills and any other like instruments as specified by the Reserve Bank of India from time to time.
<b>Mutual Fund or the Fund</b>	PGIM India Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI under Securities and Exchange Board of India (Mutual Funds) Regulations, 1996.
<b>Net Asset Value or NAV</b>	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (Mutual Funds) Regulations, 1996 from time to time.
<b>NRI</b>	Non - Resident Indian or a Person of Indian Origin residing outside India as per the meaning assigned to the term under Foreign Exchange Management (Deposit) Regulations, 2000 framed by Reserve Bank of India under Foreign Exchange Management Act, 1999 (42 of 1999).
<b>OPA</b>	Official Points of Acceptance, as specified by the AMC from time to time where application for all financial transactions (i.e., Subscription / Redemption / Switch) and non-financial transactions will be accepted on ongoing basis.
<b>Person of Indian Origin or PIO</b>	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
<b>Rating</b>	An opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
<b>RBI</b>	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
<b>Record Date</b>	Record date is the date which is considered for the purpose of determining the eligibility of the investors whose names appear in the Scheme’s Unitholders’

	register for receiving IDCW / Bonus in accordance with SEBI (Mutual Funds) Regulations, 1996.
<b>Redemption / Repurchase</b>	Redemption of Units of the Scheme in accordance with the Regulations.
<b>Registrar, Registrar &amp; Transfer Agent, RTA,</b>	KFIN Technologies Limited, currently acting as registrar to the Scheme(s) of PGIM India Mutual Fund, or any other Registrar appointed by the AMC from time to time.
<b>Regulatory Agency</b>	GOI, SEBI, RBI, Income Tax Department or any other statutory authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
<b>Repos</b>	Sale of Government Securities with simultaneous agreement to repurchase them at a later date.
<b>Reverse Repos</b>	Purchase of government securities with simultaneous agreement to sell them at a later date.
<b>REITs</b>	Real Estate Investment Trusts. REITs are companies that generally own or finance income producing real estate across a range of property sectors. There are well-defined criteria's to qualify as a REIT.
<b>Statement of Additional Information or SAI</b>	The document containing details of PGIM India Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
<b>Sale / Subscription</b>	Sale of Units to consequent upon subscription by an investor under the Scheme.
<b>Scheme</b>	Any scheme (s) offered by PGIM India Mutual Fund, details of which are mentioned in the respective Scheme Information Document (SID).  This document is issued by PGIM India Mutual Fund offering Units of the Scheme for Subscription.
<b>SEBI</b>	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992
<b>SEBI (MF) Regulations or Regulations</b>	Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992.
<b>Short Selling</b>	Selling a stock which the seller does not own at the time of the trade.
<b>Sponsor</b>	Prudential Financial, Inc. (PFI)* of U.S.A.  *PFI is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom or with Prudential Assurance Company, a subsidiary of M&G plc, incorporated in the United Kingdom.
<b>Switch</b>	Purchase/allotment of Unit(s) in any scheme of the Mutual Fund against Redemption of Unit(s) in another scheme of the Mutual Fund.
<b>Stock Lending</b>	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
<b>Systematic Investment Plan or SIP</b>	An investment plan enabling investor to save and invest in the Scheme on a recurrent basis for a specified period at predetermined intervals.
<b>Systematic Transfer Plan or STP</b>	An investment plan enabling Unitholders to transfer specified amounts from one scheme of PGIM India Mutual Fund to another on a recurrent basis for a specified period at predetermined intervals by providing a single / standing instruction.

<b>Systematic Withdrawal Plan or SWP</b>	A plan enabling Unitholders to withdraw / redeem fixed amounts from the Scheme on a recurrent basis for a specified period at predetermined intervals by providing a single / standing instruction.
<b>Tracking Difference</b>	Tracking Difference is defined as the annualized difference of daily returns between the index and the NAV of the Index Fund.
<b>Tracking Error</b>	Tracking Error is defined as the standard deviation of the difference between daily total returns of the index and the NAV of the Scheme.  Tracking Error is the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the Underlying Index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, interest / coupon payouts, if any, all cash not invested at all times as it may keep a portion of funds in cash to meet redemption, purchase price different from the closing price of securities on the day of rebalance of Index, etc.
<b>Trust Deed</b>	The Trust Deed dated July 28, 2009 establishing an irrevocable trust, named “PGIM India Mutual Fund”, as amended by the first Deed of Amendment dated April 20, 2010, by the second Deed of Amendment dated September 18, 2015 and a third Deed of Amendment dated August 02, 2019 thereto, executed by and between the Sponsor /settler and the Trustee.
<b>Trustee or Trustee Company</b>	PGIM India Trustees Private Limited, incorporated under the provisions of the Companies Act, 1956 and appointed by the Settlor / Sponsor to act as the trustee to the Schemes of “PGIM India Mutual Fund”.
<b>Unit</b>	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme.
<b>Unit holder</b>	A person holding Units in the Fund.

## INTERPRETATION

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:-

- a. All references to the masculine shall include the feminine and all references to the singular shall include the plural and vice versa.
- b. All references to “Dollars” or “\$” or USD refer to Dollars of United States of America and “Rs.” or INR refer to Indian Rupees. A “Crore” means “ten million” and a “lakh” means a “hundred thousand”.
- c. All references to timings relate to Indian Standard Time (IST).
- d. References to a day are to a calendar day, including a non-Business Day.