

KEY INFORMATION MEMORANDUM & FORMS



Pramerica
MUTUAL FUND

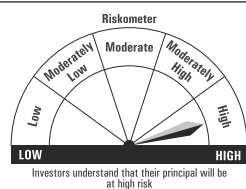
Offer of Units at NAV based prices during Ongoing Offer

Pramerica Midcap Opportunities Fund (PMOF)

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.

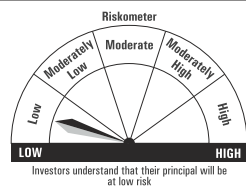


Pramerica Liquid Fund (PLF)

This product is suitable for investors who are seeking*:

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

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

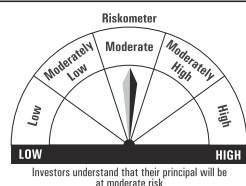


Pramerica Ultra Short Term Bond Fund (PUSTBF)

This product is suitable for investors who are seeking*:

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

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

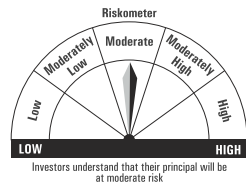


Pramerica Short Term Income Fund (PSTIF)

This product is suitable for investors who are seeking*:

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

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

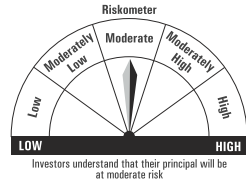


Pramerica Credit Opportunities Fund (PCOF)

This product is suitable for investors who are seeking*:

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

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

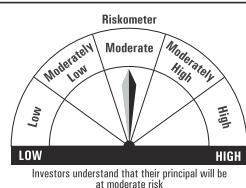


Pramerica Dynamic Bond Fund (PDBF)

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.



Pramerica Treasury Advantage Fund (PTAF)

This product is suitable for investors who are seeking*:

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

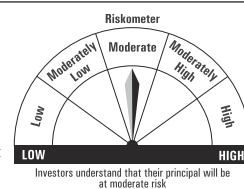
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Pramerica Income Fund (PIF)

This product is suitable for investors who are seeking*:

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

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

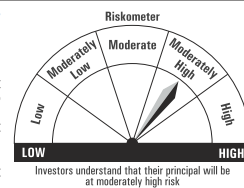


Pramerica Dynamic Monthly Income Fund (PDMIF)

This product is suitable for investors who are seeking*:

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

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

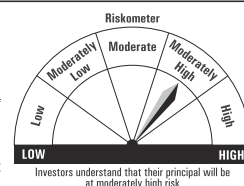


Pramerica Dynamic Asset Allocation Fund (PDAAF)

This product is suitable for investors who are seeking*:

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

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

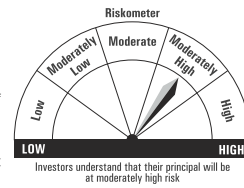


Pramerica Large Cap Equity Fund (PLCEF)

This product is suitable for investors who are seeking*:

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

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

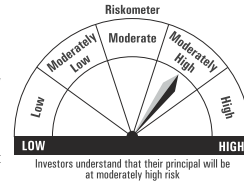


Pramerica Diversified Equity Fund (PDEF)

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.

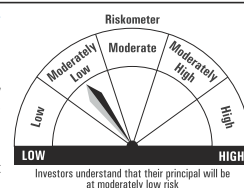


Pramerica Short Term Floating Rate Fund (PSTFRF)

This product is suitable for investors who are seeking*:

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

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



Name of Mutual Fund PRAMERICA MUTUAL FUND 2nd floor Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel. +91-22-61593000 • Fax +91-22-61593100.	Investment manager Pramerica Asset Managers Private Limited 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.
Website www.pramericamf.com	Custodian Citibank N.A. Trent House, 3rd Floor, G-60, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.
Sponsor Prudential Financial, Inc. (U.S.A.)* 751, Broad Street Newark, New Jersey 07102 (*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.)	Registrar Karvy Computershare Private Limited Unit - Pramerica Mutual Fund, Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 008.
Trustee Pramerica Trustees Private Limited 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030	

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.pramericamf.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated June 26, 2015.

(To be used / distributed with Key Information Memorandum)

Pramerica

MUTUAL FUND

Application No.

ARN	Sub broker ARN	Sub broker code (as allotted by ARN holder)	EUIN
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

☐ I confirm that I am a First time investor in Mutual Funds. OR ☐ I confirm that I am an existing investor in Mutual Funds.

[illegible]

The details in our records under the folio number mentioned alongside will apply for this application.

[illegible]

Date of Birth (DOB) (Mandatory for Minor) ☐ Proof of DOB of Minor enclosed (please ✓) ☐ Passport ☐ Birth Certificate ☐ Other

[illegible]

Are you a citizen/tax resident of any country other than India? ☐ Yes ☐ No (Default) if yes, please specify country/(ies)

[illegible][illegible]

Are you a citizen/tax resident of any country other than India? ☐ Yes ☐ No (Default) if yes, please specify country/(ies)

[illegible][illegible]

Pincode	(Mandatory)	State	Country
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[illegible][illegible][illegible][illegible]

☐ Status of the First Applicant (Mandatory, please ✓)
 ☐ Resident Individual
 ☐ NRI-Repatriation
 ☐ NRI-Non Repatriation
 ☐ Partnership
 ☐ Trust
 ☐ HUF
 ☐ AOP
 ☐ PIO
 ☐ Company
 ☐ FII
 ☐ Minor through guardian
 ☐ Body Corporate
 ☐ Society/Club
 ☐ Sole Proprietorship
 ☐ Non Profit Organisation
 ☐ Others (please specify)

Occupation of the Applicant (Mandatory, please ✓) ☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business
☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify)

Gross Annual Income (₹) (please ✓) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore OR
Net-worth (Mandatory for Non-Individuals) ₹ as on DD/MM/YYYY (Not older than 1 year)

Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ whole time Directors) ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

Non-Individual Investors involved/ providing any of the mentioned services ☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery / Casino Services
☐ Money Lending / Pawning ☐ None of the above

☐ Single OR ☐ Anyone or Survivor OR ☐ Joint (Default option)

[illegible][illegible]

Are you a citizen/tax resident of any country other than India? ☐ Yes ☐ No (Default) if yes, please specify country/(ies)

Occupation of the Applicant (Mandatory, please ✓) ☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business
☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify)

Gross Annual Income (₹) (please ✓) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore OR Net Worth (₹) _____

Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ whole time Directors) ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

[illegible][illegible]

Are you a citizen/tax resident of any country other than India? ☐ Yes ☐ No (Default) if yes, please specify country/(ies)

Occupation of the Applicant (Mandatory, please ✓) ☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business
☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others (please specify)

Gross Annual Income (₹) (please ✓) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore OR Net Worth (₹) _____

Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

Application No.

An Application for scheme	
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alongwith Cheque / DD No. / UTR No.										Dated	D	D	M	M	Y	Y	Y	Y
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[illegible]

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9. FIRST APPLICANT'S BANK ACCOUNT DETAILS (Mandatory) (Please attach copy of cancelled cheque)

Name of the Bank										Branch									
Account No.										Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Others									
Bank Address																			
Pincode					State					City									
MICR Code (9 digits)					*IFSC Code for NEFT / RTGS										*This is an 11 Digit Number, kindly obtain it from your Bank Branch.				

Scheme Name _____ Option ☐ Growth* ☐ Dividend *Default Option

Dividend Facility ☐ Payout ☐ Re-Investment* Dividend Frequency _____ Mode of Investment ☐ Lump Sum Only ☐ SIP Only ☐ Lump Sum with SIP

Payment Type [Please ✓]		<input type="checkbox"/> Non-Third Party Payment		<input type="checkbox"/> Third Party Payment (Please attach Third Party Payment Declaration Form')	
Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (₹)		DD Charges, if any		Net Cheque/ DD Amount	
				Cheque / DD / Payment Instrument No. & Date	
				Drawn on Bank / Branch	
<input type="checkbox"/> SIP Investment (Please ✓ any one) <input type="checkbox"/> Daily <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> SIP THROUGH AUTO DEBIT (ECS/Direct Debit/NACH) Please also fill and attach the SIP Auto Debit Facility Form OR <input type="checkbox"/> SIP THROUGH POST-DATED CHEQUE Second and subsequent Instalment cheque Details				Second and Subsequent Instalment Details: (All subsequent instalment amounts should be same as the first instalment.) Instalment Amount ₹ _____ SIP Date (Please ✓): <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All 5 dates SIP Period (Please ✓): <input type="checkbox"/> Till I/We instruct to discontinue the SIP <input type="checkbox"/> No. of instalments _____	
Cheque Nos. From _____ To _____ Dated From <u>DDMMYYYY</u> To <u>DDMMYYYY</u>				Please mention Enrolment Period: From <u>MMYYYY</u> To <u>MMYYYY</u>	

National Securities Depository Limited				Central Depository Services (India) Limited			
Depository Participant Name		Mr / Ms / M/s		Depository Participant Name		Mr / Ms / M/s	
DP ID No.		Beneficiary A/c No.		Target ID No.			

☐ I/We do not wish to nominate OR ☐ I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payment and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.

Name and Address of the Nominee(s)	PAN	Date of Birth	Name & Address of Guardian (to be furnished in case the nominee is minor)	Signature of Guardian / Nominee	Proportion (%) by which the units will be shared by each nominee (% to aggregate to 100%)
Nominee 1					
Nominee 2					
Nominee 3					

I/We hereby confirm and declare as under:-

I/We have read and understood the contents of the Statement of Additional Information of Pramerica Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of Pramerica Mutual Fund for allotment of units of the respective Scheme(s) of Pramerica Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/Pramerica Mutual Fund, I/We hereby authorise the AMC/Pramerica Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that Pramerica Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify Pramerica Asset Managers Private Limited immediately in the event the information in the self-certification changes.

For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan.

Applicable to Micro Investors: I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

Applicable to NRIs: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account(s).

FATCA Declaration: I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/ agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

☐ Please ✓ if the EUIN space is left blank: I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

GENERAL GUIDELINES

- Please read the Scheme Information Document/Key Information Memorandum of the Scheme carefully before investing.
- Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- Applications on behalf of minors should be made by natural guardian (i.e. father or mother) or legal guardian (court appointed) and signed by them. The name of the Guardian should be filled in the relevant space provided in the Application Form. No joint applicant/joint holder is permitted with the minor beneficiary.
- Please strike off sections that are not applicable.

INSTRUCTIONS

1. DISTRIBUTOR INFORMATION

- Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- Please mention 'DIRECT' in case the application is not routed through any distributor.
- Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. **Quoting of EUIIN is mandatory in case of advisory transactions.**
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP / Trigger STP / Dividend Transfer Plan and EUIIN is not applicable for transactions such as Installments under SIP/ STP / SWP / STP Triggers, Dividend Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.
- Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

2. TRANSACTION CHARGES

In terms of SEBI circular, Cir/IMD/DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to bear transaction charges for purchase transactions:

- @ ₹ 100/- per subscription of ₹ 10,000/- and above in respect of existing unitholders; and
- @ ₹ 150/- for subscription of ₹ 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to ₹ 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

There shall be no transaction charges on

- 'Direct' investments;
- subscription below ₹ 10,000/- and
- switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

3. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- Statement of Accounts would be sent to investors who are allotted units in non-demat mode.
- Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity link savings Scheme during the lock-in period.

4. (A) EXISTING INVESTORS OF PRAMERICA MUTUAL FUND (PMF)

If you are an existing investor please fill your existing folio number and fill section 10 & 13 only.

(B) APPLICANT'S INFORMATION

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non-Individual investor, the Contact Person's name should be stated in the space provided (Name of Guardian / Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
 - If there is more than one applicant but the mode of holding is not specified, the same would be treated as Joint.
 - Please indicate the tax status of the sole/I applicant at the time of investment. The abbreviations used in this section are:
NRI: Non-Resident Indian Individual, PIO : Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.
 - Please mention your Occupation by ticking the appropriate option.
- (C) In case of a minor, it is mandatory to submit photocopy of any one of the following towards proof of date of birth at the time of initial investment:
- Birth certificate of minor, or
 - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc, containing the minor's date of birth, or
 - Passport of minor
- (D) In case of minor applicants, Guardian in the Folio should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. In both the cases, it is mandatory to submit a document evidencing the relationship (in case of a natural guardian, if the same is not available as part of the documents submitted as per 4 (C) above) between the minor and the Guardian.

- (E) **KYC/PROOF OF IDENTITY AND ADDRESS DETAILS/ Additional Information for FATCA compliance (MANDATORY):**
Please furnish PAN, KYC, Additional details for FATCA compliance in this section for each applicant/unit

holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in (i) & (ii) below.

i. PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

ii. Know Your Customer (KYC)

KYC compliance is compulsory for all irrespective of the amount of investment. Additionally, Non Individual applicants are required to fill & submit the Ultimate Beneficial Owner (UBO) Declaration Form (Annexure II) also.

iii. Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e. April to March does not exceed ₹ 50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

iv. Additional Information for FATCA compliance

To comply with the requirements of Foreign Account Tax Compliance Act (FATCA), it is mandatory for all investors to provide additional information as explained below:

Please indicate whether you are a citizen/tax resident of any country other than India.

- Please select Yes if you are a tax resident of a country other than India and specify the name of the country (ies) in the space provided. Additionally, if you are a citizen/ tax resident of the USA, please fill & submit Individual Self Certification (Annexure I) and the W-9 Form.
- Please select No if you are only a tax resident of India.

All Non Individual applicants are required to fill & submit the Ultimate Beneficial Owner (UBO) Declaration Form (Annexure II).

Exception to UBO Declaration Form - This declaration is not needed for Companies that are listed on any recognized stock exchange or is a Subsidiary of such Listed Company or is a beneficial owner of such Companies.

5. CONTACT INFORMATION

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.

6. BANK DETAILS

- Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details provided in the application form will be considered as the default Bank Mandate for remitting redemption proceeds/dividend amount.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- PramERICA Mutual Fund will endeavour to remit the Redemption and Dividend proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

7. INVESTMENT/PAYMENT DETAILS

Introduction of Direct Plan:-

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan") with effect from January 1, 2013 ("Effective Date").

- Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
- Investors may please note that the Direct Plan under the Schemes is meant for investors who understand the capital market, mutual funds and the risks associated therewith. The risks associated with the investments in the Schemes vary depending upon the investment objective, asset allocation and investment strategy of the Schemes and the investments may not be suited for all categories of investors. The AMC believes that investors investing under the Direct Plan of the Schemes are aware of the investment objective, asset allocation, investment strategy, risks associated therewith and other features of the Schemes and has taken an informed investment decision. Please note that Scheme Information Document(s), Statement of Additional Information, Key Information Memorandum or any other advertisements and its contents are for information only and do not constitute any investment advice or solicitation or offer for sale of units of the Schemes from the AMC.
- All Options/Sub-Options offered under the Schemes (hereinafter referred as "Regular Plan") will also be available for subscription under the Direct Plan. Thus, from the Effective Date, there shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name - Direct Plan" form for e.g. "PramERICA Midcap Opportunities Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

Please indicate the Option/Plan under which you wish to invest. Also indicate your choice of dividend payout or re-investment or transfer. If any of the information is left blank, the default option will be applicable.

INSTRUCTIONS (contd.)

Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name", e.g. "Pramerica Midcap Opportunities Fund" and crossed "Account Payee only".

Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMPSUM or SIP investment. Please fill an Auto Debit form in case of investment through SIP - Auto Debit Facility. Please note that third party payments shall not be accepted.

Third Party Payment* shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. *Related person/s* means such persons as may be specified by the AMC from time to time.

Exceptions: The AMC/ Registrar of PMF will accept subscriptions to schemes of PMF accompanied by Third-Party Payment Instruments only in the following exceptional cases:

1. Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ` 50,000/- (each regular purchase or per SIP instalment);
2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. Custodian on behalf of an FII or a Client

The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at www.pramericaamf.com)
- Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below:

- a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- (ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

- b. Payment by Prefunded Instrument:

- (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.

- (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ` 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument.

The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

- c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

I. LUMPSUM INVESTMENT

If you are from a city where there is no designated Investor Service Centre of PMF, you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

II. INVESTMENT UNDER SIP

- a. SIP frequency - Daily (for PEF & PDF only), Monthly or Quarterly (for all Schemes). Please tick the appropriate option
- b. The following criteria should be met for an SIP investment as specified in the SID and any addenda issued there to:
 - Minimum amount per instalment
 - Minimum number of instalments
 - Aggregate investment via SIP

If the SIP period is not specified by the investor then the SIP enrolment will be deemed to be for

perpetuity and processed accordingly. The SIP facility will be available on the following dates in a Month or Quarter as chosen by the investor: 1st, 7th, 10th, 15th and 25th of every Month or Quarter. If any of the said dates happen to be a holiday / non-transaction day, then the SIP transaction will be processed on the next business day.

- c. SIP Mode - Auto Debit (ECS/Direct Debit/NACH) OR Post-Dated Cheques
- d. The first SIP instalment can be paid either through a Cheque, a Demand Draft (DD) / Pay Order (PO). In case of payment of first instalment through DD or PO, the Auto Debit Bank details mentioned by you must be attested by the banker in Section 4 of Auto Debit Facility form.
- e. For your second and subsequent SIP Instalments you may pay either through Auto Debit (ECS/Direct Debit/NACH) or by Post Dated Cheques. If you wish to opt for payments through Auto Debit, please indicate your preference for SIP through Auto Debit (ECS/Direct Debit/NACH) in the box provided for the purpose and fill in the attached AUTO DEBIT FACILITY FORM. If you wish to pay for your future SIPs through Post Dated Cheques (PDC), you should not fill in the AUTO DEBIT FACILITY FORM. Please mention the second and subsequent Instalment cheque details in the space provided for the purpose.
- f. The first instalment cheque should be dated with the date of submission of the Application Form. Please note the following:
 - For SIPs through PDCs, the first SIP cheque needs to be from the same bank account as the PDC's for your future SIP Instalments.
 - The Second SIP Instalment has to be at least 20 days in case direct debit and 30 days in case of ECS after the date of the first SIP Instalment.
 - The first instalment cheque and the subsequent Instalments (either through PDCs or Auto Debit) should be for the same amount.
- g. Please note that the Cheque should be made favoring the scheme name. (For e.g. "Pramerica Midcap Opportunities Fund").
- h. In case of SIP through Auto Debit, the Auto Debit Authorisation needs to be filled in and signed by the Bank Account holders in the same order and manner in which the Bank account is held by them.
- i. In case of any mismatch between the 'No. of instalment' and the 'SIP period', the SIP period will be considered as per the Auto Debit Facility Form.
- j. In case of any discrepancy between the Application Form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

NRI investors

NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FIIs may purchase units only on a repatriation basis. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Indian Rupee drafts purchased abroad, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR Accounts. FIIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in Foreign Currency Accounts or Non Resident Rupee Accounts maintained with a designated branch of an authorised dealer with the approval of RBI.
- In case Indian Rupee drafts are purchased abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

NRIs and PIOs may pay their subscription amounts by cheques/demand drafts drawn out of Non-Resident Ordinary (NRO) accounts/ Non-Resident Special Rupee (NRSR) accounts and Non Resident Non-Repatriable (NNRN) accounts payable at the city where the application form is accepted.

8. NOMINATION DETAILS

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

- The nomination may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.

In case you do not wish to nominate, kindly indicate by ticking in the space provided.

9. DECLARATION AND SIGNATURES

1. Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
2. All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
3. If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The PoA should contain the signature of the investor (PoA Donor) and the PoA holder.
4. In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
5. In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/authorized signatory to make application/invest moneys on behalf of the investor

SIP AUTO DEBIT FACILITY REGISTRATION CUM MANDATE FORM

Please read the Scheme Information Document of the respective scheme for minimum SIP instalment, minimum SIP period and aggregate amount of investment.



Pramerica
MUTUAL FUND

1. DISTRIBUTOR INFORMATION

ARN code	Sub broker ARN code	Sub broker code (as allotted by ARN holder)	Employee Unique Identification Number (EUIIN)
ARN -	ARN -		

Incase the Employee Unique Identification Number (EUIIN) box has been left blank please refer point 3 related to EUIIN.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including services rendered by the distributor.

2. APPLICANT INFORMATION

Application No. / Existing Folio No. _____

Name of Sole/ 1st Applicant _____

3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility)

Scheme Name _____ Option ☐ Growth* ☐ Dividend *Default Option

Dividend Facility ☐ Payout ☐ Re-Investment*

Dividend Frequency _____

SIP Frequency (Please ✓ any one) ☐ Daily* ☐ Monthly ☐ Quarterly

SIP Date for (Monthly / Quarterly) ☐ 1st ☐ 7th ☐ 10th ☐ 15th ☐ 25th ☐ All 5 dates

Only for Pramerica Dynamic Asset Allocation Fund & Pramerica Large Cap Equity Fund.
Facility available only through select banks. Refer Terms and Conditions - Point 3

SIP Period (Please ✓ A or B) <input type="checkbox"/> Till I/we instruct to discontinue the SIP (A) <input type="checkbox"/> No. of Instalments (B) _____	Please mention Enrolment Period: From _____ To _____ M M Y Y Y Y M M Y Y Y Y
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Instalment Amount (In figures) ₹ _____

DECLARATION & SIGNATURE: I/we hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/we would not hold the user institution responsible. I/we will also inform AMC, about any changes in my/our bank account. I/we have read and agreed to the terms and conditions mentioned. I/we confirm that the ARN Holder has disclosed to me/us all the commissions (in the form of trail commission or any Other mode), payable to him for different competing Schemes of various Mutual Funds from amongst which the Scheme is recommended to me/us. **For investors investing in Direct Plan:** I/we hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors (Delete if not applicable):** I/we hereby declare that I/we do not have any existing Micro Investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

☐ **Please ✓ if the EUIIN space is left blank:** I/we hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Authorisation to Bank: This is to inform that I/we have registered for ECS / NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in Pramerica Mutual Fund shall be made from my/our below mentioned bank account with your Bank. I/we authorize the representatives of Pramerica Mutual Fund carrying this mandate form to get it verified and executed. I/we authorize the bank to debit my account for any charges towards mandate verification, registration, transactions, returns, etc. as applicable.

SIGNATURE (S) (Applicants must sign as per Common Application Form)	_____	_____	_____
	✕ Sole/1 st Applicant/Guardian/Authorised Signatory/POA	✕ 2 nd Applicant/Guardian/Authorised Signatory/POA	✕ 3 rd Applicant/Guardian/Authorised Signatory/POA

4. BANKER'S ATTESTATION (Mandatory, if your First SIP instalment is through a Demand Draft/Pay Order)

Certified that the signature of account holder and the Details of Bank account are correct as per our records

Signature verification request (To be retained by the Customer's Bank)

Signature of Authorised Official from Bank (Bank stamp and date)

MANDATE INSTRUCTION FORM (Please read Instruction no. 4 overleaf) (*Mandatory field)



UMRN _____ For office use _____ Date* D D M M Y Y Y Y

Sponsor Bank Code _____ For office use _____ Utility Code _____ For office use _____

CREATE ☒ I/we hereby authorize PRAMERICA MUTUAL FUND to debit (Please ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

MODIFY ☒ CANCEL ☒ Bank a/c number* _____

With Bank* _____ Name of customers bank _____ IFSC* _____ MICR* _____

an amount of Rupees* _____ SIP instalment amount in words _____ ₹ _____ In Figures

FREQUENCY* ☐ Mthly ☐ Qtly ☐ H-Yrly ☐ As & When presented DEBIT TYPE* ☐ Fixed Amount ☐ Maximum Amount

Reference - 1 _____ Application no. / Folio number _____ Phone No _____

Reference - 2 _____ Email ID _____

PERIOD*
From D D M M Y Y Y Y
To D D M M Y Y Y Y
OR ☐ Until Cancelled
_____ x x Signature of first account holder _____ x x Signature of second account holder _____ x x Signature of third account holder _____
Name of first account holder* _____ Name of second account holder* _____ Name of third account holder* _____

This is to confirm that the declaration has been carefully read, understood & made by me / us.

GENERAL GUIDELINES

- This form should be used only for Registration of SIP through Auto Debit (NACH/ECS/Direct Debit) facility.
- Applicants need to fill in this form together with the Common Application Form, for the purpose of availing the facility of Systematic Investments through Auto Debit (NACH/ECS/Direct Debit) facility.
 - Existing investors to provide cancelled cheque leaf only if the bank account details provided in Mandate Instruction Form are different from the bank account details already registered in the folio for remitting redemption proceeds/dividend amount OR are different from the bank account from which auto debits are already happening for an SIP registered in the past.
- Please read the terms and conditions for SIP in Key Information Memorandum.
- Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment would be rejected.
- Please refer the 'INSTRUCTIONS' below. This will help you fill in the necessary details in the form correctly and completely.
- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.

INSTRUCTIONS

- Distributor Information**
 - Please mention "Direct" in case the application is not routed through any distributor.
 - Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.
 - Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.
 - Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP / Trigger SIP / Dividend Transfer Plan and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP / STP Triggers, Dividend Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Dividend Transfer Plans.
 - Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.
- Applicant Information**
Please mention the Application Form number / existing folio number and furnish the name of sole/ 1st applicant as it appears in the Application Form.
- SIP Details** - Please furnish the following details with respect to your systematic investment:
 - Scheme Details** - Scheme Name, Scheme Plan and Option. (If the Scheme details indicated in the Auto Debit Facility form materially vary from the Scheme details indicated in the Application Form, the Scheme details mentioned in the Application Form would be considered).
 - SIP Frequency** - Daily, Monthly or Quarterly. Please tick the appropriate option.
#Please note that SIP Daily frequency is only available to investors providing the SIP Debit mandate of active NACH Banks/ Direct Debit banks with Core banking account numbers.
 - SIP Dates (Monthly/Quarterly)** - 1st, 7th, 10th, 15th and 25th of every month or quarter. You also have a choice to have SIP instalments on all 5 dates by ticking the appropriate box provided for all 5 dates.
 - SIP Instalment Requirement** : Monthly : 10 instalments of ₹ 500/- each and in multiples of ₹ 100/- thereafter. Quarterly : 5 instalments of ₹ 1,000/- each and in multiples of ₹ 100/- thereafter.
 - SIP Auto Debit Enrollment Period** - Please mention the Auto Debit Enrollment commencement date and end date in the Auto Debit Form and the Mandate Instruction Form. In order to save you from the hassle of sending us renewal instructions each time your SIP expires, Pramerica offers you two ways to invest. If you know how long you wish to invest for, specify the From Date and To Date. Alternatively, you can choose the open option-where you specify only the From Date and select the option 'Until Cancelled' in the Mandate Instruction Form - and can discontinue your SIP by writing to us. Please note if the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Auto Debit Registration Form materially vary from the SIP Dates, SIP Instalment Amount and the SIP Auto Debit Period indicated in the Application Form, the details contained in the Auto Debit Registration Form would be considered for enrolment.
- Declaration and Signature**: This section needs to be signed by the applicants at the places marked "x" in the same order and manner in which they have signed the Application Form.
 - Please provide either a cancelled cheque leaf (or copy thereof) of the bank account from which the Auto Debit is to be effected or the Banker's attestation (in Section 4 of the Auto Debit Registration Form in case the first SIP Instalment is through a DD or a Pay Order). This would help us cross-verify your bank details appearing in the cheque with the bank details furnished in this form and let you know of discrepancies, if any, for early corrective action.
 - The SIP enrolment will be discontinued if (a) 3 consecutive SIP instalments in case of monthly & quarterly frequency are not honoured. b) the Bank Account (for standing instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 21 days before the next SIP Auto Debit instalment due date or if written request for cancellation is submitted by you at least 21 days before the due date.
- Instructions to fill the Mandate Instruction Form**:
 - Date and the period of the mandate should be mentioned in DD/MM/YYYY format.
 - UMRN, Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by Pramerica Mutual Fund.
 - Please furnish your Bank Account details from which the Auto Debit is to be effected. Please note that the sole/first applicant as mentioned in the "Applicant Information" section on this form need to be one of the a/c holders in the bank records registered for Auto Debit. If your bank is part of the Core Banking System (CBS), then the full CBS Account Number should be provided.
 - Please indicate the Bank Account Type
 - It is mandatory to furnish the Name of Bank and Branch, IFSC and MICR Code. In the absence of this information, your SIP Application would be rejected.
 - Please mention the SIP Instalment amount in Words and Figures. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
 - Please indicate Frequency & Debit Type
 - Please mention your folio number or application number in the space provided for Reference 1 and the Scheme name in the space provided for Reference 2.
 - For the convenience of our investors, the following fields have been pre-populated on the Mandate: Action - 'Create' Name of the Company - 'Pramerica Mutual Fund'
 - The name(s) and signature(s) on the Mandate Instruction Form should be in the order in which the Bank Account is held and in the manner in which they appear in the Bank records. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked "xx" in the same order and manner in which their signatures appear on bank records.

TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

- SIP Auto Debit is available through NACH, ECS or Direct Debit Facility. By opting for this facility you agree to abide by the terms and conditions of NACH facility of National Payment Corporation of India (NPCI), ECS facility of Reserve Bank of India (RBI), Direct Debit Facility of the Banks as applicable at the time of investment and as may be modified or amended from time to time.
- ECS - The SIP through ECS Facility is offered only to investors having Bank Accounts in select cities listed below:

• Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore • Bardhaman • Baroda • Belgaum • Bhavnagar • Bhillwara • Bhopal • Bhubaneshwar • Bijapur • Bikaner • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Dargeeling • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Goa • Gorakhpur • Gulbarga • Guwahati • Gwalior • Haldia • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu • Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Sholapur • Siliguri • Surat • Thirupur • Tirunelveli • Tirupati • Trichur • Trichy • Trivandrum • Tumkur • Udaipur • Udupi • Varanasi • Vijaywada • Vizag • Hasan • Imphal • Shillong

The cities listed above may be modified/ removed at any time purely at the discretion of Pramerica Mutual Fund without assigning any reason or prior notice. **Applications for SIP ECS Facility would be accepted only if the Bank Branch in the locations listed above in point 2 participates in local MICR/ECS Clearing.**
- Direct Debit** - Applications for SIP Direct Debit would be accepted for the following banks where the Core Banking Account number is provided.
Direct Debit banks with Core Banking Account Number Length
 Bank of Baroda - 14 digits, Bank of India - 15 digits, Union Bank of India - 15 digits, IDBI Bank - 13 to 16 digits, IndusInd Bank - 13 to 16 digits, Kotak Mahindra Bank - 15 digits, Citibank - 10 digits, State Bank of India - 11 digits starting with 1, 2, 3, 5 and 6, Punjab National Bank - 16 digits, Axis Bank - 15 digits, United Bank of India - 13, State Bank of Patiala - 11, Corporation Bank - Not fixed but should accompany with copy of the bank passbook
- In case your bank chooses to cross-verify the Auto Debit mandate with you as the Bank's customer, you would need to promptly act on the same. Pramerica Mutual Fund (PMF) and its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your Bank/Branch on you.
- While mentioning the SIP Auto Debit period (from) in this form, please consider the minimum gap requirement is at least of 15 days for NACH & Direct Debit setup & 21 days for ECS setup and indicate the correct SIP Auto Debit commencement date.
- For cancellation of the Auto Debit (NACH/ECS/Direct Debit) Facility, you need to give a notice 21 days in advance to the AMC or its Registrars.
- You will not hold Pramerica Mutual Fund (PMF)/ Pramerica Asset Managers Private Limited (PAMPL) /Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH/ RBI's ECS/local holidays.
- PMF/PAMPL reserves the right not to re-present any mandate for Auto Debit facility, if the registration could not be effected in time for reasons beyond its/their control.
- PMF/PAMPL/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred / suffered by you as a result of use of this facility.
- As per the RBI circular DPSS (CO) EPPD No. 191/04.01.01/2009-2010, SIP- ECS instructions from January 01, 2010, has to be forwarded only with the Core Banking System (CBS) Account Numbers. In order to enable smooth processing of the debits from your bank account towards purchase of SIP units, we request you to mention the CBS account number, wherever applicable.

AUTO DEBIT FACILITY FORM- CHECKLIST

✓	Applicant's Information	<input type="checkbox"/> Application Form No.	<input type="checkbox"/> Name of Sole/1 st Applicant		
✓	Scheme Details	<input type="checkbox"/> Scheme	<input type="checkbox"/> Option	<input type="checkbox"/> Dividend Facility	<input type="checkbox"/> Dividend Frequency (if applicable)
✓	SIP Details	<input type="checkbox"/> SIP Instalment Amount	<input type="checkbox"/> Preferred SIP Date	<input type="checkbox"/> SIP Auto Debit Period	
✓	Bank Account Details	<input type="checkbox"/> Name of Sole/1 st Bank A/c Holder	<input type="checkbox"/> Bank A/c No. (CBS A/c, wherever applicable)		
✓	MICR code	<input type="checkbox"/> Cancelled Cheque leaf/Copy of Cheque leaf is attached.			
✓	Banker's attestation in Section 4 where the payment for first instalment is through a Demand Draft or Pay Order.				
✓	Third Party Declaration Form, in case of third party payment.				
✓	Banker's certificate in case of first instalment through a Demand draft.				
✓	All Bank Account Holders have signed the Form at the places marked "x x" in the same order and manner in which their signatures appear on Bank Records.				

ANNEXURE I

Individual Self-Certification under FATCA

(INDIVIDUAL / NRI / HUF / ON BEHALF OF MINOR / PROPRIETORSHIP FIRM)



Pramerica

MUTUAL FUND

Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes promptly.

	Applicant 1	Applicant 2	Applicant 3
Name			
PAN			
Country of Tax Residency			
Tax Reference Number			
Guardian Name (If Applicable)			
Guardian PAN			
Guardian Country of Tax Residency			
Guardian Tax Reference Number			
Power Of Attorney(POA) Name (If Applicable)			
POA PAN			
POA Country of Tax Residency			
POA Tax Reference Number			

Declaration

- I declare that the information provided on this form is to the best of my knowledge and belief, accurate and complete.
- I agree to notify Pramerica Asset Managers Private Limited immediately in the event the information in the self-certification changes.
- I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

(Applicant 1) Name & Signature	(Applicant 2) Name & Signature	(Applicant 3) Name & Signature
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(To be signed as per the mode of holding)

Date

D	D	M	M	Y	Y	Y	Y
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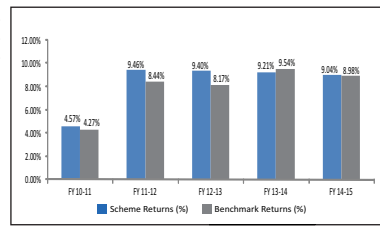
Mandatory for non-individual investors (company / trust / society / partnership firm etc.)



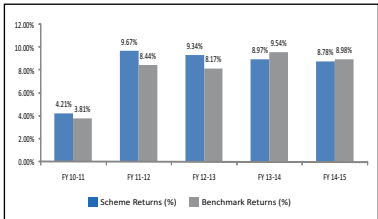
The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

KEY INFORMATION MEMORANDUM

1) Pramerica Liquid Fund

Investment Objective	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Debt instruments (including Asset Backed Securities), money market instruments and floaters having a residual maturity of upto 91 days	0	100	Low
	Investments in securitised debt will not exceed 20% of the net assets as at the time of purchase. Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Presently, the scheme does not intend to invest in overseas / foreign securities. Explanation: a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security. b. In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days. c. In case the maturity of the security falls on a Non Business Day, then settlement of securities will take place on the next Business Day. The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments. The Scheme may engage in short selling of securities in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI. The Scheme may also engage in Securities Lending; provided however that the Scheme shall not deploy more than 20% of its net assets in Securities Lending and not more than 5% of the net assets of the Scheme will be deployed in Securities Lending to any single counterparty.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The investment strategies will focus on constructing fixed income portfolios in line with Investment Objective of the respective schemes. Investment decision will be primarily guided by fundamental research and analysis. Portfolio managers will manage portfolios based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. Portfolio managers will continue to actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each Plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. • Dividend Option has the following three facilities: i. Dividend Reinvestment facility at a Daily, Weekly, Fortnightly & Monthly frequency; ii. Dividend Payout facility at a Fortnightly and at Monthly frequency; and iii. Dividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 10,000/- & in multiples of ₹ 1/- thereafter	Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹ 500/- or 50 units in respect of each option or the balance in the unitholders folio/account, whichever is lower	
Benchmark Index	CRISIL Liquid Fund Index			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. 
	Last 1 year (CAGR)	8.95%	8.81%	
Last 3 years (CAGR)	9.11%	8.83%		
Since inception (CAGR)	9.08%	8.58%		
	Inception Date (deemed to be the date of allotment): 27th August 2010 # Benchmark - CRISIL Liquid Fund Index Since inception returns calculated on NAV of Rs. 1,000/-. Based on NAV of Rs. 1511.6340/- (^Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load : Nil.			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 0.14% Direct Plan: 0.09%			
"Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

2) Pramerica Ultra Short Term Bond Fund

Investment Objective	The objective of the scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Money market and debt securities including government securities, corporate debt and other debt instruments with residual maturity less than or equal to 400 days*	80	100	Low
	Debt instruments including government securities, corporate debt and other debt instruments with residual maturity between 400 days to 3 years.	0	20	Low to Medium
	* In case of instruments with put options within a period of 400 days, the residual maturity will not exceed 3 years. Presently, the Scheme does not intend to invest in securitized debt and overseas / foreign securities. The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing as specified by SEBI. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty. The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The portfolio may hold cash depending on the market condition. The fund manager may use derivative instruments to protect the downside risk. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The investment strategies will focus on constructing fixed income portfolios in line with Investment Objective of the respective schemes. Investment decision will be primarily guided by fundamental research and analysis. Portfolio managers will manage portfolios based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. Portfolio managers will continue to actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each Plan has three Options, namely, Growth Option, Dividend Option and Bonus Option* . <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">Dividend Reinvestment facility at a Daily, Weekly, Fortnightly & Monthly frequency;Dividend Payout facility at a Fortnightly & Monthly frequency; andDividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- or 50 units in respect of each option or the balance in the unitholders folio/account, whichever is lower.	
Benchmark Index	CRISIL Liquid Fund Index			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. 
	Last 1 year (CAGR)	8.53%	8.81%	
	Last 3 years (CAGR)	8.90%	8.83%	
	Since Inception (CAGR)	9.05%	8.63%	
	Inception Date (deemed to be the date of allotment): 24th September 2010 # Benchmark - CRISIL Liquid Fund Index Since inception returns calculated on NAV of Rs. 1,000/-. Based on NAV of Rs. 1499.7231/-(^Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load : Nil.			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.09% Direct Plan: 0.28%			
*Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

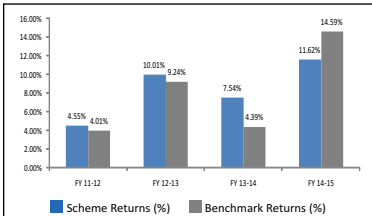
3) Pramerica Short Term Income Fund

Investment Objective	The objective of the Scheme is to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity. However, there is no assurance that the investment objective of the Scheme will be realized and the scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Debt and Money market instruments with residual maturity upto 3 years	65	100	Low to Medium
	Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months	0	35	Low to Medium
	Note: The average maturity of the Scheme's portfolio will not exceed 3 years. Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities. The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments, within the abovementioned asset allocation. The portfolio may hold cash depending on the market outlook. The fund manager may use derivative instruments as permitted under the Regulations from time and as may be deemed appropriate. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The objective of the Scheme is to generate regular returns with moderate level of risk by investing primarily in Debt Securities and Money Market Instruments of short term maturity, and the investment strategies will focus on constructing fixed income portfolios in line with above objective. Accordingly, the Scheme, would invests at least 65% in Debt and Money market instruments with residual maturity upto 3 years and upto 35 % in Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months (while the average maturity of the Scheme's portfolio will not exceed 3 years). The Scheme is a short-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The Scheme will follow an active duration management strategy. The fund manager will manage the fund based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and Guidelines from time to time. The fund manager/s will actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each Plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. • Dividend Option has the following three facilities: i. Dividend Reinvestment facility at a Weekly, Fortnightly, Monthly & Quarterly frequency; ii. Dividend Payout facility at a Fortnightly, Monthly & Quarterly frequency; and iii. Dividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹1,000 /- or equivalent no. of units in respect of each option or the balance in the unitholders folio/account, whichever is lower	
Benchmark Index	CRISIL Short Term Bond Fund Index			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year
	Last 1 Year (CAGR)	8.67%	9.83%	Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. 
	Last 3 Year (CAGR)	8.68%	9.32%	
	Since Inception (CAGR)	9.21%	9.10%	
	Inception Date (deemed to be the date of allotment): 4th February 2011 # Benchmark - CRISIL Short Term Bond Fund Index Since inception returns calculated on NAV of Rs. 1000/-, Based on NAV of Rs. 1462.7421/- (*Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load : If redeemed / switched out on or before 90 days from the date of allotment - 0.30% If redeemed / switched out after 90 days from the date of allotment - Nil. with effect from May 4, 2015.			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 0.66% Direct Plan: 0.37%			
*Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

4) Pramerica Treasury Advantage Fund

Investment Objective	The objective of the Scheme is to provide reasonable returns, commensurate with moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. 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.																		
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile															
		Minimum	Maximum	High/Medium/Low															
	Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 550 days or have put options within a period not exceeding 550 days.	65	100	Low															
	Debt instruments including government securities, corporate debt, and other debt instruments with residual maturity greater than 550 days.	0	35	Low to Medium															
	Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities. The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments, within the above asset allocation. The portfolio may hold cash depending on the market outlook. The fund manager may use derivative instruments as may be permitted from time and as may be deemed appropriate. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010.																		
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.																		
Investment Strategy	The Scheme is a short-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The Scheme will follow an active duration management strategy. The investment strategies will focus on constructing fixed income portfolios in line with above objective. The fund manager will manage the fund based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk adjusted returns. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and Guidelines from time to time. The fund manager/s will actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.																		
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each Plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">i. Dividend Reinvestment facility at a Daily, Weekly, Fortnightly & Monthly frequency;ii. Dividend Payout facility at a Fortnightly & Monthly frequency; andiii. Dividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)																		
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount																
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹500 -/- or equivalent no. of units in respect of each option or the balance in the unitholders folio/account, whichever is lower																
Benchmark Index	CRISIL Short Term Bond Fund Index																		
Name of the Fund Manager	Mr. Ritesh Jain																		
Name of the Trustee Company	Pramerica Trustees Private Limited																		
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.  <table><tr><th>Financial Year</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>FY 11-12</td><td>7.61%</td><td>7.30%</td></tr><tr><td>FY 12-13</td><td>8.78%</td><td>9.05%</td></tr><tr><td>FY 13-14</td><td>8.27%</td><td>8.86%</td></tr><tr><td>FY 14-15</td><td>9.63%</td><td>10.32%</td></tr></table>	Financial Year	Scheme Returns (%)	Benchmark Returns (%)	FY 11-12	7.61%	7.30%	FY 12-13	8.78%	9.05%	FY 13-14	8.27%	8.86%	FY 14-15	9.63%	10.32%
	Financial Year	Scheme Returns (%)	Benchmark Returns (%)																
FY 11-12	7.61%	7.30%																	
FY 12-13	8.78%	9.05%																	
FY 13-14	8.27%	8.86%																	
FY 14-15	9.63%	10.32%																	
Last 1 Year (CAGR)	9.23%	9.83%																	
Last 2 Year (CAGR)	8.70%	9.32%																	
Since Inception (CAGR)	9.02%	9.25%																	
Inception Date (deemed to be the date of allotment): 3rd June 2011 # Benchmark - CRISIL Short Term Bond Fund Index Since inception returns calculated on NAV of Rs. 1000/-, Based on NAV of Rs. 1411.4147/- ("Regular Plan - Growth Option") as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.																			
Expenses of the Scheme Load Structure	Entry load: Not Applicable																		
	Exit Load If redeemed/switch-out on or before 270 days from the date of allotment - 0.75%. If redeemed/switch-out after 270 days from the date of allotment - Nil (With effect from May 4, 2015)																		
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.06% Direct Plan: 0.85%																		
*Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."																			

5) Pramerica Credit Opportunities Fund

Investment Objective	The objective of the scheme is to generate income by investing in debt/ and money market securities across the credit spectrum. The scheme would also seek to maintain reasonable liquidity within the fund. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.																
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile													
		Minimum	Maximum	High/Medium/Low													
	Money market instruments & Debt securities	0	100	Low to Medium													
	Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities. The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The portfolio may hold cash depending on the market outlook. The fund manager may use derivative instruments as permitted under the Regulations from time and as may be deemed appropriate, to protect the downside risk. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010.																
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.																
Investment Strategy	The Scheme is a short to medium term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The investment strategies will focus on constructing fixed income portfolios across the credit spectrum in line with above objective, maintaining an optimum balance of credit quality, liquidity and yield. The Scheme will follow an active duration management strategy. The fund manager will manage the fund based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and guidelines from time to time. The fund manager will actively monitor and review markets and portfolios and rebalance the portfolios as and when necessary.																
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">i. Dividend Reinvestment facility;ii. Dividend Payout facility; andiii. Dividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)																
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount														
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹1,000 /- or equivalent no. of units in respect of each option or the balance in the unitholders folio/account, whichever is lower														
Benchmark Index	CRISIL Composite Bond Fund Index																
Name of the Fund Manager	Mr. Ritesh Jain																
Name of the Trustee Company	Pramerica Trustees Private Limited																
Performance of the scheme	<table><tr><th>Period (As on May 29, 2015)</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>Last 1 Year (CAGR)</td><td>10.76%</td><td>12.23%</td></tr><tr><td>Last 3 Year (CAGR)</td><td>9.47%</td><td>9.10%</td></tr><tr><td>Since Inception (CAGR)</td><td>9.78%</td><td>9.21%</td></tr></table>			Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Last 1 Year (CAGR)	10.76%	12.23%	Last 3 Year (CAGR)	9.47%	9.10%	Since Inception (CAGR)	9.78%	9.21%	Absolute returns for each financial year Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. 	
	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)														
Last 1 Year (CAGR)	10.76%	12.23%															
Last 3 Year (CAGR)	9.47%	9.10%															
Since Inception (CAGR)	9.78%	9.21%															
Inception Date (deemed to be the date of allotment): 31st October, 2011 # Benchmark - CRISIL Composite Bond Fund Index Since inception returns calculated on NAV of Rs. 1000/-. Based on NAV of Rs. 1396.1459/- (*Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.																	
Expenses of the Scheme Load Structure	Entry load: Not Applicable																
	Exit Load If the units are redeemed/switch-out on or before 365 days of allotment - 2%. If the units are redeemed/switch-out after 365 days, of allotment - Nil. (with effect from May 4, 2015)																
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.77% Direct Plan: 1.25%																
*Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."																	

6) Pramerica Dynamic Monthly Income Fund

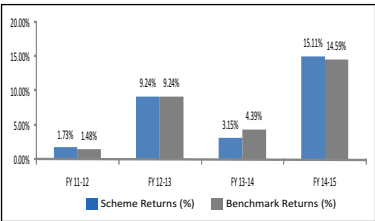
Investment Objective	The objective of the scheme is to generate regular return through investment primarily in debt and money market instruments and to generate capital appreciation by investing in equity and equity related instruments. Monthly income is not assured and is subject to availability of distributable surplus. However, there is no assurance that the investment object of the scheme will be realized and the scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Fixed Income Securities	70	100	Low to Medium
	Equity and Equity related instruments	0	30	High
	The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. (pl. see details of "Pramerica DART" given below under the section "Investment Strategy") Presently, the scheme does not intend to invest in securitised debt, overseas / foreign securities and also does not intend to engage in securities lending and borrowing. The Scheme may engage in short selling of securities in accordance with the framework relating to short selling as specified by SEBI. The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The portfolio may hold cash depending on the market condition. The fund manager can use derivative instruments to protect the downside risk. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: The Schemes carries risk associated with investing in equity/debt and money market instruments. Equity & equity related securities may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. Investment in PDMIF (Equity portion) carries risk associated with investing in equities. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The Scheme is a medium to long-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The investment strategies of the Scheme will focus on constructing a robust portfolio in line with the above objective. Under normal market conditions, majority of the portfolio of the Scheme will be invested in fixed income securities issued by corporate and/or State and Central Government across a range of maturities, while some portion will be invested in equity and equity related securities. The debt portfolio will be managed actively based on the AMC's outlook on interest rates and liquidity. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be sourced from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme will follow an active duration management strategy. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and Guidelines from time to time. The fund manager will select equities on a top-down and bottom-up, stock-by-stock basis, with due consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The fund manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the fund manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance. The fund manager/s will actively monitor and review markets and portfolios so as to ensure rebalancing of the portfolios as and when necessary. Within the limits indicated in the asset allocation table, the allocation between equities and debt shall be based on a valuation matrix, namely, Pramerica DART, developed and maintained by the AMC.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">Dividend Reinvestment facility at Monthly frequency;Dividend Payout facility at Monthly frequency; andDividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 100/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹ 500 /- or 50 units in respect of each option or the balance in the unitholders folio/account, whichever is lower	
Benchmark Index	CRISIL MIP Blended Index			
Name of the Fund Manager	Mr. Ritesh Jain & Mr. Bramhaprakash Singh			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. 
	Last 1 Year (CAGR)	11.43%	13.02%	
	Last 3 Year (CAGR)	9.49%	10.56%	
	Since Inception (CAGR)	8.23%	9.08%	
	Inception Date (deemed to be the date of allotment): 29th March 2011 # Benchmark - CRISIL MIP Blended Index Since inception returns calculated on NAV of Rs. 10/- . Based on NAV of Rs. 13.91/- (^Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load If the units are redeemed/switch-out on or before 365 days of allotment - 1%. If the units are redeemed/switch-out after 365 days - Nil.			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 2.56% Direct Plan: 2.05%			
*Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

7) Pramerica Dynamic Bond Fund

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.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Money Market securities and Debt Instruments	0	100	Medium
	Presently, the scheme does not intend to invest in securitised debt and overseas / foreign securities. The scheme retains the flexibility to invest across all the securities in the debt and money markets instruments. The portfolio may hold cash depending on the market outlook. The fund manager may use derivative instruments as may be permitted from time to time and as may be deemed appropriate. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with prevailing SEBI guidelines.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The Scheme is a medium to long-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The Scheme will follow an active duration management strategy. The investment strategies will focus on constructing fixed income portfolios in line with above objective. Portfolio manager will manage the fund based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and guidelines from time to time. The fund manager will actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios is done.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">Dividend Reinvestment facility at a Monthly & Quarterly frequency;Dividend Payout facility at a Monthly & Quarterly frequency; andDividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹ 500/- or equivalent no. of units in respect of each option or the balance in the unitholders folio /account, whichever is lower.	
Benchmark Index	CRISIL Composite Bond Fund Index			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 Year (CAGR)	14.10%	12.23%	
	Last 3 Year (CAGR)	8.68%	9.10%	
	Since Inception (CAGR)	8.83%	8.99%	
	Inception Date (deemed to be the date of allotment): 12th January, 2012 # Benchmark - CRISIL Composite Bond Fund Index Since inception returns calculated on NAV of Rs. 1000/-. Based on NAV of Rs. 1331.0206/- (*Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load:	Not Applicable		
	Exit Load	If redeemed /switched out on or before 180 days from the date of allotment - 1% If redeemed /switched out after 180 days from the date of allotment - Nil (With effect from Jan 1, 2015)		
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.45% Direct Plan: 0.71%			
"Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

Absolute returns for each financial year

Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.

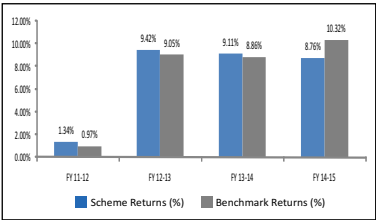


8) Pramerica Short Term Floating Rate Fund

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 Schemes will be realized and the Mutual Fund / AMC does not assure or guarantee any returns under any Scheme.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) and money market instruments*	65	100	Low to Medium
	Floating rate and other debt securities with residual maturity between 400 days and upto 3 Years (including fixed rate debt instruments swappedfor floating rate returns)	0	35	Low to Medium
	Floating rate instruments include money market instruments, i.e. fixed rate instruments with maturity upto 364 days as investments in such instruments gets re-priced within a year just like floating rate instruments where coupons are reset periodically. *The fund manager would invest in money market instruments, as and when deemed appropriate & necessary, depending upon interest rate scenario and relative benefit of floating rate instruments. Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities. The Scheme retains the flexibility to invest across all the securities in the debt and money markets instruments, within the abovementioned asset allocation. The portfolio may hold cash depending on the market condition. The fund manager may use derivative instruments to protect the downside risk. ; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with prevailing SEBI guidelines.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The investment strategies will focus on constructing portfolios in line with the objective of the Scheme. Investment decision will be primarily guided by fundamental research and analysis. The Scheme would be a short investment option that provides the flexibility to counter a dynamic environment by keeping its portfolio primarily in floating rate debt instruments. The fund manager will manage the portfolios based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns.Portfolio managers will continue to actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each plan has three Options, namely, Growth Option, Dividend Option and Bonus Option*. <ul style="list-style-type: none">Dividend Option has the following two facilities:<ul style="list-style-type: none">Dividend Reinvestment facility at a Daily, Weekly & Monthly frequency;Dividend Transfer facility			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Minimum of ₹ 100/- and in multiples of ₹ 1/- thereafter	₹ 100/- and in multiples of 1/-thereafter or equivalent no. of units at applicable redemption price in respect of each Option or the balance in the unitholders folio /account, whichever is lower	
Benchmark Index	CRISIL Short Term Bond Fund Index			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 Year (CAGR)	8.42%	9.83%	
	Last 3 Year (CAGR)	8.93%	9.32%	
	Since Inception (CAGR)	9.07%	9.26%	
	Inception Date (deemed to be the date of allotment): 10th February, 2012 # Benchmark - CRISIL Short Term Bond Fund Index Since inception returns calculated on NAV of Rs. 1000/-, Based on NAV of Rs. 1331.6748/- (*Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load Nil			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 0.42% Direct Plan: 0.22%			
"Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

Absolute returns for each financial year

Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.



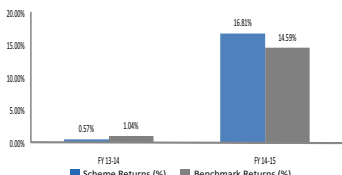
9) Pramerica Large Cap Equity Fund

Investment Objective	The primary objective of Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments. However, there is no assurance that the investment objective of the Schemes will be realized and the Mutual Fund / AMC does not assure or guarantee any returns under any Scheme.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Equity and equity related instruments (including equity derivatives) of Large Cap Companies	65	100	High
	Equity and equity related instruments (including equity derivatives) of Other than Large Cap Companies	0	35	High
	Debt and money market securities (including fixed income derivatives)	0	35	Low to Medium
	Large cap stocks are defined as the stocks with market capitalisation equal to or greater than the lowest market capitalisation of the stock in CNX Nifty index and which may or may not be part of the CNX Nifty Index. The universe may also include Initial Public Offerings whose market capitalisation would be as per the criteria. Presently, the scheme does not intend to invest in securitised debt. Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the scheme in derivatives will be in line with SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: The Schemes carries risk associated with investing in equity/debt and money market instruments. Equity & equity related securities may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. Investment in PEF carries risk associated with investing in equities. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The investment strategy of the Scheme will be based on market capitalisation of the stocks. The Scheme will Predominantly invest in large capitalization stocks. The market capitalisation range for large capitalisation companies will be determined taking into account the market capitalisation range of CNX Nifty index at the end of every month and the market capitalisation range once determined at month end will apply to all investment decisions made during the following month. The Scheme may also invest in stocks other than large capitalization stocks to tap high growth opportunities offered by such stocks. The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries and sectors.The debt component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme. The Investment Manager may also invest in unlisted stocks, subject to a limitation of 5% of the assets of the Scheme. Debt securities under the Scheme include, but are not limited to, non-convertible debentures, zero coupon securities, non convertible portion of convertible debentures, floating rate bonds and other short term debt instruments.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each plan has two Options, namely, Growth Option and Dividend Option. <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">Dividend Reinvestment facility;Dividend Payout facility; andDividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 250/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter.	Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500 /- or 50 units in respect of each option or the balance in the unitholders folio/account, whichever is lower	
Benchmark Index	CNX Nifty			
Name of the Fund Manager	Mr. Brahmaprakash Singh and Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year. 
	Last 1 Year (CAGR)	19.07%	16.70%	
	Last 3 Year (CAGR)	19.49%	19.68%	
	Since Inception (CAGR)	6.07%	7.93%	
	Inception Date (deemed to be the date of allotment): 6th December, 2010 # Benchmark - CNX Nifty Index Since inception returns calculated on NAV of Rs. 10/- .Based on NAV of Rs. 13.02/- (^Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load If redeemed/switch-out on or before 365 days of allotment - 1%. If redeemed/switch-out after 365 days - Nil.			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 3.05% Direct Plan: 2.51%			

10) Pramerica Dynamic Asset Allocation Fund

Investment Objective	The objective of Scheme is to achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt 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.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Equity and equity related instruments (including equity derivatives)	30	100	High
	Debt and money market securities (including fixed income derivatives)	0	70	Low to Medium
	The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. (pl. see details of "Pramerica DART" given below under the section "Investment Strategy"). Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. Presently, the scheme does not intend to invest in securitised debt. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI Circular no. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Mutual fund schemes involves certain Scheme specific Risk Factors which are summarized below: The Schemes carries risk associated with investing in equity/debt and money market instruments. Equity & equity related securities may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down. Investment in PDAAF carries risk associated with investing in equities. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. For detailed risk factors, please refer to the SID.			
Investment Strategy	The Fund Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The fund manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the fund manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance. While both debt and equity portfolio of the Scheme shall be managed actively, the allocation between equity and debt shall be determined based on "Pramerica DART" on a daily basis. Pramerica DART analyzes key lead indicators to evaluate the relative attractiveness of the equity markets at a particular point of time as explained in the paragraph below. For more details on Pramerica DART, please refer to the SID. The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. The debt component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme. The Scheme will invest only in those debt and money market securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated money market securities which the fund manager believes to be of equivalent quality. In the case of unrated money market securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.			
Plans and Options	The Scheme has two plans, i.e. Regular Plan and Direct Plan. Each plan has two Options, namely, Growth Option and Dividend Option . <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">Dividend Reinvestment facility;Dividend Payout facility; andDividend Transfer facility (If the amount of Dividend payable under the Dividend payout facility is ₹ 250/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter.	Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- or 50 units in respect of each option or the balance in the unitholders folio/accounts whichever is lower	
Benchmark Index	A Hybrid Benchmark with 50% weight to CNX Nifty & 50% weight to CRISIL MIP Blended Index			
Name of the Fund Manager	Mr. Brahmaprakash Singh & Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	
	Last 1 Year (CAGR)	14.39%	15.03%	
	Last 3 Year (CAGR)	13.90%	15.36%	
	Since Inception (CAGR)	5.72%	8.56%	
	Inception Date (deemed to be the date of allotment): 6th December 2010 # Benchmark - 50% CNX Nifty + 50% CRISIL MIP Index Since inception returns calculated on NAV of Rs. 10/- Based on NAV of Rs. 12.83/- (^Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load If redeemed/switch-out on or before 365 days of allotment - 1%.. If redeemed/switch-out after 365 days - Nil.			
	Actual Expenses for the previous financial year			
	Total recurring expenses as a percentage of daily net assets: Regular Plan : 2.95% Direct Plan: 2.45%			

11) PRAMERICA INCOME FUND

Investment Objective	The scheme will endeavor to generate returns in medium to long term through investments in debt and money market instruments. However, there is no assurance that the investment objective shall be realized.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	High/Medium/Low
	Debt Instruments* with residual maturity equal to or more than 5 years	65	100	Low to Medium
	Money Market instruments and Debt Instruments* with residual maturity of less than 5 years	0	35	Low to Medium
	*Includes securitized debt up to 30% of the net assets of the Scheme. The Scheme does not intend to invest in overseas/foreign securities, usance bills/ Re-discounting bills and in repo/reverse repo in corporate debt securities. Investments in derivatives shall be restricted to 50% of the net assets of the scheme. Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as may be permitted under SEBI (Mutual Funds) Regulations, from time to time. In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.			
Risk Profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Pramerica Income Fund will involve certain Scheme specific Risk Factors which are summarized below: The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk, Re-investment Risk, Risk associated with investments in Derivatives and Risk associated with Investing in Securitized Debt. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.			
Investment Strategy	The Scheme seeks to generate income through investments in a range of corporate debt, central & state government securities and money market instruments of various investment grade credit ratings with the objective of maintaining an optimum balance between yield, safety and liquidity within the investment objective and asset allocation of the Scheme. The Scheme will invest across all the securities in the debt and Money Markets Instruments. The portfolio duration will be decided based on the fund manager's assessment of expected movement in interest rates, liquidity conditions and other macro-economic factors.			
Plans and Options	The Scheme shall offer two plans viz. Regular Plan and Direct Plan. Each Plan has three Options, namely, Growth Option, Dividend Option & Bonus Option*. • Dividend Option has the following two facilities: I. Dividend Reinvestment facility at a Monthly, Quarterly & Annual frequency; ii. Payout facility at a Monthly, Quarterly & Annual frequency (If the amount of Dividend payable under the Dividend Payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme).			
Minimum Application Amount/ Number of Units	Initial investment under a folio	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount	
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter.	Minimum of ₹ 1000/- and in multiples of ₹ 1/- thereafter.	₹ 1000/- and in multiples of ₹ 1/-thereafter or the balance in the unit holder's folio, whichever is lower.	
Benchmark Index	CRISIL Composite Bond Fund Index			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year Returns are computed from the date of allotment/ 1st April, as the case may be, to 31st March of the respective financial year. 
	Last 1 Year (CAGR)	13.25%	12.43%	
	Last 3 Year (CAGR)	14.28%	13.55%	
	Inception Date (deemed to be the date of allotment): 10th March, 2014 # Benchmark - CRISIL Composite Bond Fund Index Since inception returns calculated on NAV of Rs. 1000/- Based on NAV of Rs. 1177.1553/- (*Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable Exit Load Nil			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.89% Direct Plan: 1.51%			
"Bonus Option has been discontinued w.e.f. June 15, 2015. No fresh subscriptions would be accepted under the Bonus Option. The outstanding units in respect of the existing unit holders under the Bonus Option shall be continued, till all units under the Bonus Option of the scheme have been redeemed and subsequently, the Bonus Option shall be closed."				

12) PRAMERICA MIDCAP OPPORTUNITIES FUND

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.												
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile									
		Minimum	Maximum	High/Medium/Low									
	Equity & Equity Related Instruments of Mid Cap Companies	65	100	High									
	Equity & Equity Related Instruments of Large Cap and Small Cap Companies	0	35	High									
	Cash, Money Market, Debt Securities, Liquid & Debt schemes of Pramerica Mutual Fund	0	35	Low to Medium									
	<p>Mid Cap stocks: Midcap stocks are defined as stocks within the market cap range of the benchmark index (CNX Midcap Index) of the Scheme and which may or may not be a constituent of the benchmark Index. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p>Small Cap stocks: Small Cap stocks are defined as stocks with market cap lower than the lowest market cap of the stock in the benchmark index (CNX Midcap Index) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p>Large Cap stocks: Large Cap stocks are defined as stocks with market cap higher than the highest market cap of the stock in the benchmark index (CNX Midcap Index) of the Scheme. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria.</p> <p>This market capitalisation range for Small Cap, Mid Cap and Large Cap stocks will be so determined taking as at the end of every calendar quarter and will be applicable for all investment decisions made during the following calendar quarter.</p> <p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt, usance bills and repos/ reverse repos in corporate bonds.</p> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid & Debt schemes of Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p>												
Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Pramerica Midcap Opportunities Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none">The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. The investments under the Scheme will be concentrated in the Mid Cap segment and hence may perform differently than a broad market portfolio. Mid Cap & small cap stocks are generally more volatile and less liquid as compared to Large Cap stocks.The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>												
Investment Strategy	The investment strategy of the fund will be based on market cap of the stocks. The fund will predominantly invest in midcap stocks in accordance with the investment objective and asset allocation. This midcap range will be so determined taking into account the midcap range of the benchmark index at the end of every calendar quarter. Such midcap range once determined at quarter end will apply to all investment decisions made during the following quarter. The fund will also invest in small cap stocks to tap high growth opportunities offered by such stocks. The fund may also invest a small portion in large cap stocks.												
Plans and Options	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan. Each Plan has two Options, namely, Growth Option & Dividend Option.</p> <ul style="list-style-type: none">Dividend Option has the following three facilities:<ol style="list-style-type: none">Dividend Reinvestment facility;Dividend Payout facility ;Dividend Transfer facility. <p>(If the amount of Dividend payable under the Dividend Payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the option of the Scheme).</p>												
Minimum Application Amount/ Number of Units	Initial investment under a folio		For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum Redemption amount									
	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter.		Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter.	₹ 500/- and in multiples of ₹ 1/-thereafter or the balance in the unit holder's folio, whichever is lower.									
Benchmark Index	CNX Midcap Index												
Name of the Fund Manager	Mr. Bramhaprakash Singh (For the Equity Component) & Mr. Ritesh Jain (For the Debt Component).												
Name of the Trustee Company	Pramerica Trustees Private Limited												
Performance of the scheme	Period (As on May 29, 2015)	Scheme Returns (%)	Benchmark Returns (%)	<p>Absolute returns for each financial year</p> <p>Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.</p> <table><tr><th>Financial Year</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr><tr><td>FY 13-14</td><td>4.93%</td><td>11.34%</td></tr><tr><td>FY 14-15</td><td>49.33%</td><td>50.96%</td></tr></table>	Financial Year	Scheme Returns (%)	Benchmark Returns (%)	FY 13-14	4.93%	11.34%	FY 14-15	49.33%	50.96%
Financial Year	Scheme Returns (%)	Benchmark Returns (%)											
FY 13-14	4.93%	11.34%											
FY 14-15	49.33%	50.96%											
	Last 1 Year (CAGR)	32.21%	30.07%										
	Last 3 Year (CAGR)	34.08%	43.09%										
	<p>Inception Date (deemed to be the date of allotment): 2nd December, 2013 # Benchmark - CNX Midcap Index Since inception returns calculated on NAV of Rs. 10/- . Based on NAV of Rs. 15.47/- (^Regular Plan - Growth Option) as on May 29, 2015. The calculations of returns shall assume reinvestment of all payouts at the then prevailing NAV. Past performance may or may not be sustained in future. Returns for period less than one year are absolute and one year & above are compounded annualized.</p>												
Expenses of the Scheme Load Structure	<p>Entry load: Not Applicable</p> <p>Exit Load : • If units are redeemed/switched out on or before 365 days from the date of allotment - 1.00%;</p> <p>• If units are redeemed/switched out after 365 days of allotment - Nil.</p>												
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of Daily net assets:- Regular Plan 3.08%, Direct Plan 2.65%												

13) Pramerica Diversified Equity Fund

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.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile High/Medium/Low
		Minimum	Maximum	
	Equity & Equity Related Instruments	65%	100%	High
	Cash, Money Market, Debt Securities, Liquid & Debt schemes of Pramerica Mutual Fund	0%	35%	Low to Medium
	<p>The Scheme does not intend to invest in overseas/foreign securities, securitized debt, derivatives in fixed income instruments and repos/ reverse repos in corporate bonds. Subject to the SEBI (Mutual Funds) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No.MFD/CIR/01/047/99 dated February 10, 1999, SEBI Circular No. SEBI/IMD/CIR No.14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide Circular No.MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme may engage in short selling of securities. The Scheme may also engage in securities lending; provided however that the Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.</p> <p>The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (Mutual Funds) Regulations from time to time. However, the exposure to short positions in the scheme using stock or index derivatives shall be only for hedging purposes. In terms of SEBI Circular no Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure through equity, debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The Maximum exposure to Liquid & Debt schemes of Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme and the AMC would not charge any investment management fees on such investments. The investment in the debt & liquid schemes of Pramerica Mutual Fund will be made only on situations where suitable investment opportunities are not available in the debt segment, given the size of the debt allocation or any other considerations. There may be situations where the debt allocation under the Scheme may be lesser than the minimum market ticket size of debt securities, in which case the Scheme may not be able to invest directly into debt securities.</p>			
Investment Strategy	The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.			
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Pramerica Diversified Equity Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <ul style="list-style-type: none"> The Schemes carries risk associated with investing in equity market, which may be volatile and hence prone to price fluctuation on a daily basis. Investment in equities involves a high degree of risk and investors with low risk appetite should not invest in the equity oriented schemes, as there is a risk of losing their investment. The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down. <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>			
Risk Mitigation Strategies	<ul style="list-style-type: none"> The Scheme's portfolio comprises of equity and equity related securities (at least 65% of the portfolio).Only a smaller part of the portfolio of the Scheme will be invested in money market instruments and debt securities issued by corporates and/or State and Central Government. The Scheme aim to have a well-diversified equity portfolio comprising stocks across various market capitalisation and sectors of the economy. This will aid in managing concentration risk and sector-specific risks. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. 			
Plans and Options	<p>The Scheme shall offer two plans viz. Regular Plan and Direct Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor and is offered in accordance with Para D of SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.</p> <p>Each Plan has two Options, viz., Growth Option and Dividend Option. Dividend Option has the following three facilities:</p> <ol style="list-style-type: none"> Dividend Reinvestment facility; Dividend Payout facility ; Dividend Transfer facility. 			
Minimum Application	Minimum Amount of Purchase/Switch-in ₹ 5,000/- and in multiples of ₹1/- thereafter.			
Amount/ Number of Units	<p>Minimum Additional Purchase ₹ 500/- and in multiples of ₹1/-thereafter.</p> <p>Minimum Redemption Amount/Switch-out: ₹ 500/- and in multiples of ₹ 1/- thereafter or 50 units in respect of each option or the balance in the unit holder's folio, whichever is lower.</p>			
Benchmark Index	S&P BSE 200 Index			
Dividend Policy	Under the Dividend option, the Trustee will have the discretion to declare the dividend, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of dividend and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with the Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.			
Name of the Fund Manager	Mr. Brahmaprakash Singh (For the Equity Component) & Mr. Ritesh Jain (For the Debt Component).			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	The Scheme, being a new fund, does not have any performance track record			
Expenses of the Scheme				
(I) Load Structure	<p>Entry load: Nil.</p> <p>Exit Load:</p> <ul style="list-style-type: none"> 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. 			
Actual Expenses for the previous financial year	Regular Plan 3.17% Direct Plan 2.67% previous financial year			

COMMON INFORMATION

<p>Applicable NAV (after the scheme opens for repurchase and sale) for :</p> <ul style="list-style-type: none"> Pramerica Liquid Fund 	<p>a) Purchases including Switch-ins</p> <table border="1"> <thead> <tr> <th>Time of Receipt of Application / Time of Credit of funds in the Scheme</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 2.00 p.m. & funds for the entire amount of subscription/purchase/switch-in are credited to bank account of the Scheme before the cut-off time of 2.00 p.m., & the funds are available for utilisation before the cut-off time of 2.00 p.m.</td><td>the closing NAV of the day immediately preceding the day of receipt of application</td></tr> <tr> <td>Applications received after cut-off time of 2.00 p.m. and funds for the entire amount of subscription/ purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 2.00 p.m., and the funds are available for utilisation after the cut-off time of 2.00 p.m. on the date of receipt of application</td><td>the closing NAV of the day immediately preceding the next Business Day</td></tr> <tr> <td>Irrespective of the time of receipt of applications (before or after 2.00 p.m. on a business day), where the funds for the amount of subscription/purchase/switch-in are not credited to the bank account of the Scheme, and the funds are not available for utilisation before the cut-off time of 2.00 p.m. on the date of receipt of application</td><td>the closing NAV of the day immediately preceding the day on which the funds are available for utilization before 2.00 p.m.</td></tr> </tbody> </table> <p>Note : For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account. Where the application is received on a non-Business Day, it will be treated as if received on next business day.</p> <p>b) Re-purchase / Redemption including switch -outs:</p> <table border="1"> <thead> <tr> <th>Time of receipt of redemption application</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the day immediately preceding the next Business Day</td></tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the next Business Day</td></tr> </tbody> </table> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p>c) Switch Transactions</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. Application for 'Switch in' shall be treated as purchase application and the Applicable NAV based on the cut off time for purchase shall be applied. Application for Switch out shall be treated as redemption application and the Applicable NAV based on the cut off time for redemption shall be applied.</p>	Time of Receipt of Application / Time of Credit of funds in the Scheme	Applicable NAV	Applications received upto cut-off time of 2.00 p.m. & funds for the entire amount of subscription/purchase/switch-in are credited to bank account of the Scheme before the cut-off time of 2.00 p.m., & the funds are available for utilisation before the cut-off time of 2.00 p.m.	the closing NAV of the day immediately preceding the day of receipt of application	Applications received after cut-off time of 2.00 p.m. and funds for the entire amount of subscription/ purchase/ switch-in are credited to bank account of the Scheme after the cut-off time of 2.00 p.m., and the funds are available for utilisation after the cut-off time of 2.00 p.m. on the date of receipt of application	the closing NAV of the day immediately preceding the next Business Day	Irrespective of the time of receipt of applications (before or after 2.00 p.m. on a business day), where the funds for the amount of subscription/purchase/switch-in are not credited to the bank account of the Scheme, and the funds are not available for utilisation before the cut-off time of 2.00 p.m. on the date of receipt of application	the closing NAV of the day immediately preceding the day on which the funds are available for utilization before 2.00 p.m.	Time of receipt of redemption application	Applicable NAV	Applications received upto cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the day immediately preceding the next Business Day	Applications received after cut-off time of 3.00 p.m. on a Business Day	The closing NAV of the next Business Day						
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<p>Applicable NAV (after the scheme opens for repurchase and sale) for:</p> <ul style="list-style-type: none"> Pramerica Ultra Short Term Bond Fund Pramerica Short Term Income Fund Pramerica Treasury Advantage Fund Pramerica Credit Opportunities Fund Pramerica Dynamic Monthly Income Fund Pramerica Dynamic Bond Fund Pramerica Short Term Floating Rate Fund Pramerica Large Cap Equity Fund Pramerica Dynamic Asset Allocation Fund Pramerica Midcap Opportunities Fund Pramerica Income Fund Pramerica Diversified Equity Fund 	<p>a) Subscription / Redemption / Switch - in / Switch-out with the Fund for below ₹ 2 lakhs :</p> <table border="1"> <thead> <tr> <th>Time of receipt of application along with a local cheque or a demand draft payable at par at the place of submission of the application</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the same Business Day</td></tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the next Business Day</td></tr> </tbody> </table> <p>b) Purchases including Switch-ins for ₹ 2 lakhs and above:</p> <table border="1"> <thead> <tr> <th>Time of Receipt of Application / Time of Credit of funds in the Scheme</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in are credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are available for utilisation on the same day before the cut-off time of 3.00 p.m.</td><td>The closing NAV of the day of receipt of application</td></tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in are credited to bank account of the Scheme after the cut-off time of 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in are available for utilisation after the cut-off time of 3.00 p.m.</td><td>The closing NAV of the next Business Day</td></tr> <tr> <td>Irrespective of the time of receipt of the application, where the funds for the entire amount of subscription/purchase/switch-in are not credited to bank account of the Scheme before the cut-off time of 3.00 p.m. and the funds are not available for utilisation before the cut-off time of 3.00 p.m.</td><td>The closing NAV of the Business Day on which the funds are available for utilisation before the cut-off time i.e. 3.00 p.m.</td></tr> </tbody> </table> <p>Note :</p> <ul style="list-style-type: none"> For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account. Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day. In case the Mutual Fund receives multiple applications for less than ₹ 2 lakhs from the same investor for same type of transaction (i.e. subscription or switch-in) before the cut-off time, the aggregate value of which is equal to or greater than ₹ 2 lakhs, such multiple applications may be (at the discretion of the AMC) be treated as a single transaction and liable to be processed accordingly at NAV applicable for transaction amounting of ₹ 2 lakhs and above. <p>c) Re-purchase / Redemption including switch -outs:</p> <table border="1"> <thead> <tr> <th>Time of receipt of redemption application</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Applications received upto cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the same Business Day</td></tr> <tr> <td>Applications received after cut-off time of 3.00 p.m. on a Business Day</td><td>The closing NAV of the next Business Day</td></tr> </tbody> </table> <p>All physical applications will be time stamped in accordance with the SEBI guidelines.</p> <p>d) Switch Transactions:</p> <p>Valid Switch application will be considered for processing on the earliest day which is a Business Day for both the 'Switch out' scheme and the 'Switch in' scheme. 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<p>Despatch of Redemption Proceeds</p>	<p>The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of receipt of redemption application, complete / in good order in all respects.</p>																				

COMMON INFORMATION (Contd.)

Dividend Policy	The Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the Unit holders that the Dividend will be paid regularly, nor any assurance as to the rate of Dividend. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and Dividend Distribution Tax u/s. 115R of the Income Tax Act, 1961 and applicable statutory levies, if any.																	
Waiver of Load for Direct Applications	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there is no Entry Load for all mutual fund schemes.																	
Tax treatment for the Unitholders	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.																	
Daily NAV Publication	Net Asset Value (NAV) of the Scheme will be calculated and disclosed at the close of every Business Day to the Press, News Agencies and Association of Mutual Funds in India (AMFI). The AMC shall publish the NAVs on its Website and of the AMFI (www.amfiindia.com) and at least in two daily newspapers for every Business Day before 9 pm.																	
For Investor Grievances please contact	Name and Address of Registrar	Name, address, telephone number, fax number, e-mail i.d. of Pramerica Mutual Fund																
	Karvy Computershare Private Limited Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli Financial District, Nana Kramagoda, Serilingampally, Hyderabad - 500 008.	Mr. Sukesh Shetty, Investor Relations Officer Pramerica Asset Managers Pvt. Ltd. 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Fax: 91 22 6159 3000 • Email Id: customercare@pramericamf.com																
Unitholders' Information	<p>Accounts Statements:</p> <p>The unit holders whose valid application for subscription has been accepted by the Fund, a communication specifying the number of units allotted, in the form of an email and/or SMS at the registered email address and/or mobile number, shall be sent within 5 business days from the date of receipt of transaction request or closure of the initial subscription list.</p> <p>Thereafter, a Common Account Statement ('CAS') shall be issued which shall enable a single consolidated view of all the investments of an investor in mutual funds and securities held in demat form with the Depositories. CAS shall contain details relating to all the transactions carried out by the investors across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</p> <p>The following shall be applicable with respect to CAS, for unit holders having a Demat Account:-</p> <ul style="list-style-type: none">Investors having mutual funds investments and holding securities in Demat account shall receive a CAS from the Depository;CAS shall be issued on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.If there is any transaction in any of the Demat accounts or in any of the mutual fund folios of the investor, depositories shall send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.Investors will have an option not to receive CAS through the Depository. Investors who do not wish to receive CAS through the Depository can indicate their negative consent to the Depository and such investors will receive CAS from AMC / the Fund.Unit holders who do not have Demat account shall be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has/have taken place during the month by physical form or email (wherever the investors have provided the email address). <p>For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</p> <p>Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than 4 months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e., 31st March each year).</p> <p>Portfolio: The AMC shall disclose details of the portfolio of the Scheme on a monthly basis on its website on or before the tenth day of the succeeding month in the prescribed format. Further, as prescribed under the SEBI (Mutual Funds) Regulations, a complete statement of the Scheme portfolio would be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.</p>																	
Recurring expenses :	<table><tr><th>Particulars</th><th>For Debt Schemes</th><th>For Equity Schemes</th></tr><tr><td>On the first ₹ 100 crore of the daily net assets</td><td>2.25%</td><td>2.50%</td></tr><tr><td>On the next ₹ 300 crore of the daily net assets</td><td>2.00%</td><td>2.25%</td></tr><tr><td>On the next ₹ 300 crore of the daily net assets</td><td>1.75%</td><td>2.00%</td></tr><tr><td>On the balance</td><td>1.50%</td><td>1.75%</td></tr></table>			Particulars	For Debt Schemes	For Equity Schemes	On the first ₹ 100 crore of the daily net assets	2.25%	2.50%	On the next ₹ 300 crore of the daily net assets	2.00%	2.25%	On the next ₹ 300 crore of the daily net assets	1.75%	2.00%	On the balance	1.50%	1.75%
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Additional Recurring expenses :	<p>In addition to the annual recurring expenses stated above, the following costs or expenses may be charged to the Scheme:-</p> <ol style="list-style-type: none">Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the Board from time to time are at least (i) 30 per cent of gross new inflows in the scheme or (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.Additional expenses not exceeding 0.20 per cent of daily net assets of the scheme, towards the investment and advisory fees or various other permissible expenses;Service tax on investment and advisory fees. <p>Please refer to Scheme Information Document (SID) of the Scheme for more details.</p>																	
Transaction Charges	<p>In terms of SEBI circular, Cir/IMD/DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions (provided the distributor has Opted-In for this charge cum facility) Please note that the distributor shall have the option to opt in or opt out based on the type of the product):-</p> <ul style="list-style-type: none">Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; andRs. 150/- for subscription of Rs. 10,000/- and above in respect of a 'First Time Mutual Fund Investor (across all mutual funds). <p>The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance amount (net of transaction charges) shall be invested. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund. Distributors may choose to opt out of charging the transaction charge.</p> <p>In case of investments through SIP, the transaction charges as above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000/- or more, in 4 (four) installments, commencing from the 2nd installment to 5th installment.</p> <p>Transaction charges shall not be deducted/applicable for:</p> <ol style="list-style-type: none">purchases /subscriptions for an amount less than Rs. 10,000/-;transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions.purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);transactions carried out through the stock exchange platform. <p>Upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.</p>																	

COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM)

Name of the Scheme	Investment Objective	Asset Allocation Pattern			AUM ₹ Cr.	No. of Folios
					As on 10th June 2015	
Pramerica Liquid Fund	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments.	Instruments	Indicative allocation (% of total assets)		1,091.52	879
			Min.	Max.		
		Debt instruments (including Asset Backed Securities), money market instruments & floaters having a residual maturity of upto 91 days	0	100		
		Investments in securitised debt will not exceed 20% of the net assets as at the time of purchase. Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Presently, the scheme does not intend to invest in overseas / foreign securities.				

Product Differentiation Pramerica Liquid Fund is an open ended liquid scheme which invests only in debt & money market instruments & floaters with a residual maturity of upto 91 days.

Name of the Scheme	Investment Objective	Asset Allocation Pattern			AUM ₹ Cr.	No. of Folios
					As on 10th June 2015	
Pramerica Ultra Short Term Bond Fund	The objective of the Scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.	Instruments	Indicative allocation (% of total assets)		230.71	4178
			Min.	Max.		
		Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.*	80	100	Low	
		Debt instruments including govt. securities, corporate debt & other debt instruments with residual maturity between 400 days to 3 years.	0	20	Low to Medium	
		*In case of instruments with put options within a period of 400 days, the residual maturity will not exceed 3 years. Presently, the scheme does not intend to invest in securitised debt and overseas / foreign securities.				

Product Differentiation Pramerica Ultra Short Term Bond Fund is an open ended debt scheme which aims to provide reasonable returns, commensurate with a low to moderate level of risk & high degree of liquidity, through a portfolio constituted of money market & debt instruments.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
		As on 10th June 2015					
Pramerica Short Term Income Fund	The objective of the Scheme is to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity.	Instruments	Indicative allocation (% of total assets)		Risk Profile	13.18	320
			Min.	Max.			
		Debt and Money market instruments with residual maturity upto 3 years	65	100	Low to Medium		
		Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months	0	35	Low to Medium		
		Note: The average maturity of the Scheme's portfolio will not exceed 3 years. Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.					

Product Differentiation Pramerica Short Term Income Fund is an Open Ended Income Scheme that aims to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity.

Name of the Scheme	Investment Objective	Asset Allocation Pattern			AUM ₹ Cr.	No. of Folios
					As on 10th June 2015	
Pramerica Dynamic Monthly Income Fund	To generate regular returns through investment in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments.	Instruments	Indicative allocation (% of total assets)		29.48	952
			Min.	Max.		
		Fixed Income Securities	70	100	Low to Medium	
		Equity and Equity related instruments	0	30	High	
		The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC.				

Product Differentiation Pramerica Dynamic Monthly Income Fund is an Open Ended Income schemes which invest 70% to 95% in Fixed Income Securities and 5% to 30% in Equity and Equity related instruments.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Treasury Advantage Fund	To provide reasonable returns, commensurate with moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments	Instruments	Indicative allocation (% of total assets)		Risk Profile	53.48	256
		Min.	Max.				
		Money market & debt securities including government securities, corporate debt, & other debt instruments with residual maturity less than or equal to 550 days or have put options within a period not exceeding 550 days.	65	100	Low		
		Debt instruments including government securities, corporate debt, and other debt instruments with residual maturity greater than 550 days.	0	35	Low to Medium		
		Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.					

Product Differentiation Pramerica Treasury Advantage is an Open Ended Debt Scheme which invest 65% to 100% in Money market & debt securities within a period not exceeding 550 days.

COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM) (Contd.)

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Credit Opportunities Fund	To generate income by investing in debt /and money market securities across the credit spectrum. The scheme would also seek to maintain reasonable liquidity within the fund	Instruments	Indicative allocation (% of total assets)		Risk Profile	254.92	2400
			Min.	Max.			
		Money market instruments & Debt securities	0	100	Low to Medium		

Product Differentiation Pramerica Credit Opportunities Fund would mainly invest in securities which have relatively higher credit spreads & would aim to benefit from compression in such spreads due to improving fundamentals and hence the ratings. Such securities are expected to offer higher yield as compared to better rated securities for similar maturity before any +ve re-rating takes place & hence higher expected portfolio accruals.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Dynamic Bond Fund	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.	Instruments	Indicative allocation (% of total assets)		Risk Profile	269.62	740
			Min.	Max.			
		Money market instruments & Debt securities	0	100	Medium		

Product Differentiation Pramerica Dynamic Bond Fund is an Open Ended Income Scheme that would invest upto 100% in Money Market securities & may also hold upto 100% in cash & cash equivalents. The portfolio of the scheme would be positioned across the yield spectrum depending on the interest rate trends & would aim to benefit from such opportunities.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Short Term Floating Rate Fund	To generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not guarantee any returns.	Instruments	Indicative allocation (% of total assets)		Risk Profile	3.96	997
			Min.	Max.			
		Floating rate debt securities with residual maturity of less than 400 days (including fixed rate debt instruments swapped for floating rate returns) & money market instruments*	65	100	Low to Medium		
		Floating rate & other debt securities with residual maturity between 400 days & upto 3 Years (including fixed rate debt instruments swapped for floating rate returns)	0	35	Low to Medium		

Product Differentiation Pramerica Short Term Floating Rate Fund is an Open Ended Income Scheme that would invest at least 65% in Floating rate debt securities with residual maturity of less than 91 days (including fixed rate debt instruments swapped for floating rate returns & money market instruments) and the balance in Floating rate debt securities with residual maturity between 91 days and 400 days (including fixed rate debt instruments swapped for floating rate returns and money market instruments).

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Dynamic Asset Allocation Fund (w.e.f. June 28, 2013) (earlier known as Pramerica Dynamic Fund)	To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market Instruments.	Instruments	Indicative allocation (% of total assets)		Risk Profile	31.35	3933
			Min.	Max.			
		Equity and equity related instruments (including equity derivatives)	30	100	High		
		Debt and money market securities (including fixed income derivatives)	0	70	Low to Medium		
		The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. (pl. see details of “Pramerica DART” given below under the section “Investment Strategy”). Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. Presently, the scheme does not intend to invest in securitised debt.					

Product Differentiation Pramerica Dynamic Asset Allocation Fund is Open Ended Dynamic Asset Scheme which invests 30% to 100% in Equity and Equity related instruments and upto 70% in debt and money market instruments.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Large Cap Equity Fund	The primary objective of Scheme is to achieve long term capital appreciation by predominantly investing in equity and equity related securities including derivatives of large cap companies. The scheme may also invest in equity & equity related securities of other than large cap companies besides debt & money market instruments.	Instruments	Indicative allocation (% of total assets)		Risk Profile	55.32	7796
			Min.	Max.			
		Equity and equity related instruments (including equity derivatives) of Large Cap Companies	65	100	High		
		Equity and equity related instruments (including equity derivatives) of Other than Large Cap Companies	0	35	High		
		Debt and money market securities (including fixed income derivatives)	0	35	Low to Medium		
		Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. Presently, the scheme does not intend to invest in securitised debt.					

Product Differentiation Pramerica Large Cap Equity Fund is Open Ended Equity Scheme which invests 65% to 100% in Equity & Equity related instruments

COMPARISON WITH THE EXISTING SCHEMES, NUMBER OF FOLIOS AND ASSETS UNDER MANAGEMENT (AUM) (Contd.)

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Midcap Opportunities Fund	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.	Instruments	Indicative allocation (% of total assets)		Risk Profile	149.45	6603
		Min.	Max.				
		Equity & Equity Related Instruments of Mid Cap Companies	65	100	High		
		Euity & Equity Related Instruments of Large Cap and Small Cap Companies	0	35	High		
		Cash, Money Market, Debt Securities, Liquid & Debt schemes of Pramerica Mutual Fund	0	35	Low to Medium		
		The Scheme does not intend to invest in overseas/foreign securities, securitized debt, usance bills and repos/ reverse repos in corporate bonds. The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid & Debt schemes of Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme.					

Product Differentiation: Pramerica Midcap Opportunities Fund is Open Ended Equity Scheme which invests 65% to 100% in Equity and Equity related instruments of Mid Cap Companies and upto 35% in Equity & Equity Related Instruments of Large Cap and Small Cap Companies.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Income Fund	The scheme will endeavor to generate returns in medium to long term through investments in debt and money market instruments. However, there is no assurance that the investment objective shall be realized.	Instruments	Indicative allocation (% of total assets)		Risk Profile	0.69	36
			Min.	Max.			
		Debt Instruments* with residual maturity equal to or more than 5 years	65	100	Low to Medium		
		Money Market instruments and Debt Instruments* with residual maturity of less than 5 years	0	35	Low to Medium		
		The Scheme does not intend to invest in overseas/foreign securities, securitized debt, usance bills and repos/ reverse repos in corporate bonds. The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid & Debt schemes of Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme.					

Product Differentiation: Pramerica Income Fund is Open Ended Debt Scheme which invests minimum of 65% of net assets in Debt Instruments with residual maturity equal to or more than 5 years and upto 35% of net assets in Money Market instruments and Debt Instruments with residual maturity of less than 5 years.

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM ₹ Cr.	No. of Folios
						As on 10th June 2015	
Pramerica Diversified Equity Fund	To generate income & capital appreciation by predominantly investing in an actively managed diversified portfolio of equity & equity related instruments including derivatives.	Instruments	Indicative allocation (% of total assets)		Risk Profile	63.44	3099
			Min.	Max.			
		Equity and equity related instruments	65	100	High		
		Cash, Money Market, Debt Securities, Liquid & Debt schemes of Pramerica Mutual Fund	0	35	Medium to Low		
		The Scheme does not intend to invest in overseas/foreign securities, securitized debt, derivatives in fixed income instruments and repos/ reverse repos in corporate bonds. The Maximum exposure to derivatives shall not exceed 50% of net assets of the scheme. The Maximum exposure to Liquid & Debt schemes of Pramerica Mutual Fund shall not exceed 10% of net assets of the scheme and the AMC would not charge any investment management fees on such investments.					

Product Differentiation: Pramerica Diversified Equity Fund is an open ended equity scheme which invests 65% to 100% in Equity and Equity related instruments and upto 35% in debt and money market instruments.

LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTRES

PRAMERICA ASSET MANAGERS PVT. LTD.

Mumbai	Nirlon House, 2nd Floor, Dr. A. B. Road, Worli, Mumbai - 400 030.
Ahmedabad	First Floor, Zodiaz Avenue, Opp. Mayor's Bungalow, Law Garden Road, Ellisbridge, Ahmedabad - 380 006.
Asansol	H. No : 2, 1st Floor, ST No. 1, Hindustan Park, Asansol, Burdwan - 713 304, West Bengal.
Bengaluru	Unit No. 806, 8th Floor, Prestige Meridian-1, 29 M. G. Road, Bengaluru - 560 001.
Chennai	Unit No. 205, 2nd Floor, Prince Towers, 25/26 College Road, Nungambakkam, Chennai - 600 006.
Hyderabad	Unit No. 305, 3rd Floor, Ashok Scintilla, H. No. 3-6-520, Himayatnagar, Hyderabad - 500 029.
Kolkata	Om Towers, 10th Floor, Unit No. 1008, 32 Chowringhee Road, Kolkata - 700 071.
New Delhi	Flat No. 1104, 11th Floor, Surya Kiran Building, 19, Kasturba Gandhi Marg, New Delhi - 110 001.
Pune	Office No. A-1, Ground Floor, Deccan Chambers, CTS No. 33/40, Opp. Janta Sahkari Bank, Erandwana, Karve Road, Pune - 411 004.

Investor service centre and official points of acceptance of PMF

Agra : Karvy Computershare Pvt.Ltd. 1st Floor Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002. • Ahmedabad : Karvy Computershare Pvt.Ltd. 201/202 Shail Complex Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. • Ajmer : Karvy Computershare Pvt.Ltd. 302, 3rd Floor Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer - 305001. • Akola : Karvy Computershare Pvt.Ltd. Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Dadhakrishna Talkies, Akola - 444004. • Aligarh : Karvy Computershare Pvt.Ltd. 1st Floor, Kumar Plaza, Aligarh - 202001. • Allahabad : Karvy Computershare Pvt.Ltd. Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • Alwar : Karvy Computershare Pvt.Ltd. 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. • Amaravathi : Karvy Computershare Pvt.Ltd. Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. • Ambala : Karvy Computershare Pvt.Ltd. 6349, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 133001. • Amritsar : Karvy Computershare Pvt.Ltd. 72-A, Taylor's Road, Opp Aga Heritage Club, Amritsar - 143001. • Anand : Karvy Computershare Pvt.Ltd. B-42 Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • Ananthapur : Karvy Computershare Pvt.Ltd. #15/149, 1st Floor, S R Towers, Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. • Ankleshwar : Karvy Computershare Pvt.Ltd. L/2 Malviya Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. • Asansol : Karvy Computershare Pvt.Ltd. 114/71 G T Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. • Aurangabad : Karvy Computershare Pvt.Ltd. Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. • Balasore : Karvy Computershare Pvt.Ltd. M.S Das Street, Gopalgau, Balasore, Orissa, Balasore - 756001. • Bangalore : Karvy Computershare Pvt.Ltd. 59, Skanda putannna Road, Basavanagudi, Bangalore - 560004. • Bankura : Karvy Computershare Pvt.Ltd. Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, -Bankura - 722101. • Bareilly : Karvy Computershare Pvt.Ltd. 1st Floor, 165, Civil Lines Opp. Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. • Barhamore (Wb) : Karvy Computershare Pvt.Ltd. Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, 72 No Nayasarak Road, Barhamore (Wb) - 742101. • Baroda : Karvy Computershare Pvt.Ltd. Sb-5, Mangaldeep Complex, Opp. Masonic Hall, Productivity Road, Alkapuri, Baroda - 390007. • Begusarai : Karvy Computershare Pvt.Ltd. Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. • Belgaum : Karvy Computershare Pvt.Ltd. Cts No 3939/ A2 A1, Above Raymonds Show Room | Beside Harsha Appliances, Club Road, Belgaum - 590001. • Bellary : Karvy Computershare Pvt.Ltd. No. 1, Kbh Colony, Gandhi Nagar, Bellary - 583103. • Berhampur (Or) : Karvy Computershare Pvt.Ltd. Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001. • Bhagalpur : Karvy Computershare Pvt.Ltd. 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. • Bharuch : Karvy Computershare Pvt.Ltd. Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. • Bhavnagar : Karvy Computershare Pvt.Ltd. Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. • Bhilai : Karvy Computershare Pvt.Ltd. Shop No -1, First Floor, OLD SADA OFFICE BLOCK, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai - 490020. • Bhillwara : Karvy Computershare Pvt.Ltd. Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhillwara - 311001. • Bhopal : Karvy Computershare Pvt.Ltd. Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011. • Bhubaneswar : Karvy Computershare Pvt.Ltd. A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. • Bikaner : Karvy Computershare Pvt.Ltd. 70-71, 2nd Floor | Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. • Bilaspur : Karvy Computershare Pvt.Ltd. Shop No-201 & 202, 1st Floor, V R Plaza, Link Road, Bilaspur, C.G., Bilaspur - 495001. • Bokaro : Karvy Computershare Pvt.Ltd. B-1, 1st Floor, City Centre, Sector - 4, Near Sona Chandi Jewellers, Bokaro - 827004. • Burdwan : Karvy Computershare Pvt.Ltd. 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. • Chandigarh : Karvy Computershare Pvt.Ltd. Sco 2423-2424, Sector 22-C, First floor, Chandigarh - 160022. • Chandrapur : Karvy Computershare Pvt.Ltd. Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden Main Road, Chandrapur - 442402. • Chennai : Karvy Computershare Pvt.Ltd. F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. • Chinsura : Karvy Computershare Pvt.Ltd. J C Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah - 712101. • Cochin : Karvy Computershare Pvt.Ltd. Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036. • Coimbatore : Karvy Computershare Pvt.Ltd. 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. • Cuttack : Karvy Computershare Pvt.Ltd. Po - Buxi Bazar, Cuttack, Opp Dargha Bazar Police station, Dargha Bazar, Cuttack - 753001. • Davangere : Karvy Computershare Pvt.Ltd. D.No 376/2, 4th Main, 8th Cross, P J Extension, Opp Byadgishettar School, Davangere - 577002. • Dehradun : Karvy Computershare Pvt.Ltd. Kaulagarh Road, Near Sirmaur Margabowe, Reliance Webworld, Dehradun - 248001. • Dewas : Karvy Computershare Pvt.Ltd. 27 Rmo House, Station Road, Above Maa Chamunda Gaes Agency, Dewas - 455001. • Dhanbad : Karvy Computershare Pvt.Ltd. 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. • Dharwad : Karvy Computershare Pvt.Ltd. 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. • Dhule : Karvy Computershare Pvt.Ltd. Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasara General Store, Dhule - 424001. • Durgapur : Karvy Computershare Pvt.Ltd. MWAV-16 BENGAL AMBUA, 2ND FLOOR CITY CENTRE, 16 DT BURDWAN, Durgapur - 713216. • Erode : Karvy Computershare Pvt.Ltd. No.4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • Faridabad : Karvy Computershare Pvt.Ltd. A-2B, 1st Floor, Nehru Groundnit, Faridabad - 121001. • Gandhidham : Karvy Computershare Pvt.Ltd. 204 2nd Floor, Bhagwati Chamber, Kutchkala Road, Gandhidham - 382007. • Gandhinagar : Karvy Computershare Pvt.Ltd. Plot No -945/2, Sector -7/C, Opp Pathika, Gandhinagar - 382007. • Gaya : Karvy Computershare Pvt.Ltd. 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823001. • Ghaziabad : Karvy Computershare Pvt.Ltd. 1st Floor-7, Lohia Nagar, Ghaziabad - 201001. • Gorakhpur : Karvy Computershare Pvt.Ltd. Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur - 273001. • Gulbarga : Karvy Computershare Pvt.Ltd. Cts No 2913 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithiya Hotel, Gulbarga - 585105. • Guntur : Karvy Computershare Pvt.Ltd. D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. • Gurgaon : Karvy Computershare Pvt.Ltd. Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. • Guwahati : Karvy Computershare Pvt.Ltd. 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. • Gwalior : Karvy Computershare Pvt.Ltd. 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. • Haridwar : Karvy Computershare Pvt.Ltd. 8, Govind Puri, Opp. LIC - 2, Above Vijay Puri, Main Road, Ranipur More, Haridwar - 249401. • Hassan : Karvy Computershare Pvt.Ltd. SAS no-212, Ground Floor, Sampige Road 1st cross, Near Hotel Souther Star, K R Puram, Hassan - 573201. • Hubli : Karvy Computershare Pvt.Ltd. CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. • Hyderabad : Karvy Computershare Pvt.Ltd. 8-2-596, Avenue 4, Karvy Plaza, Street No 1, Banjara Hills, Hyderabad - 500034. • Indore : Karvy Computershare Pvt.Ltd. 2nd floor, 203-205 Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeewala Square Indore, Indore - 452001. • Jabalpur : Karvy Computershare Pvt.Ltd. Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur - 482002. • Jaipur : Karvy Computershare Pvt.Ltd. S16/A IIIRD Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. • Jalandhar : Karvy Computershare Pvt.Ltd. 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. • Jalgaon : Karvy Computershare Pvt.Ltd. 269, Jaee Vishwa, 1 St Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. • Jalpaiguri : Karvy Computershare Pvt.Ltd. D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri - 735101. • Jammu : Karvy Computershare Pvt.Ltd. 5/A/D Extension 2, Near Panama Chowk Petrol Pump, Panama Chowk, Jammu - 180012. • Jamnagar : Karvy Computershare Pvt.Ltd. 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar - 361001. • Jamshedpur : Karvy Computershare Pvt.Ltd. 2ND FLOOR, R R SQUARE, SB SHOP AREA, NEAR RELIANCE FOOT PRINT & HOTEL- BS PARK PLAZA, MAIN ROAD, BISTUPUR, Jamshedpur - 831001. • Jodhpur : Karvy Computershare Pvt.Ltd. 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. • Junagadh : Karvy Computershare Pvt.Ltd. 124-125 Punit Shopping Centre, M.G Road, Ranavav Chowk, Junagadh - 362001. • Kanpur : Karvy Computershare Pvt.Ltd. 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. • Karimnagar : Karvy Computershare Pvt.Ltd. H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar - 505001. • Karur : Karvy Computershare Pvt.Ltd. No. 6, old No.1304, Thiru-vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639001. • Kharagpur : Karvy Computershare Pvt.Ltd. 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. • Kolhapur : Karvy Computershare Pvt.Ltd. 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. • Kolkata : Karvy Computershare Pvt.Ltd. 166 A Rashbihari Avenue 2nd Floor, Opp- Fortish Hospital, Kolkata - 700029. • Kota : Karvy Computershare Pvt.Ltd. 29,1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. • Kurnool : Karvy Computershare Pvt.Ltd. Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near Sbi Main Branch, Kurnool - 518004. • Lucknow : Karvy Computershare Pvt.Ltd. 1st Floor. A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. • Ludhiana : Karvy Computershare Pvt.Ltd. Sco - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. • Madurai : Karvy Computershare Pvt.Ltd. Rakesh towers, 30-C, 1st floor, Bye pass Road, Opp Nagappa motors, Madurai - 625010. • Malda : Karvy Computershare Pvt.Ltd. Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. • Mangalore : Karvy Computershare Pvt.Ltd. Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore - 575003. • Margao : Karvy Computershare Pvt.Ltd. 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. • Meerut : Karvy Computershare Pvt.Ltd. 1st Floor, Medi Centre opp Icici Bank, Hapur Road Near Bachha Park, Meerut - 250002. • Mehsana : Karvy Computershare Pvt.Ltd. Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. • Moradabad : Karvy Computershare Pvt.Ltd. Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. • Mumbai : Karvy Computershare Pvt.Ltd. 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. • Muzaffarpur : Karvy Computershare Pvt.Ltd. I St Floor, Uma Market, Thana Gumtimiti Jheel, Muzaffarpur - 842001. • Mysore : Karvy Computershare Pvt.Ltd. L-350 Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001. • Nadiad : Karvy Computershare Pvt.Ltd. 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. • Nagpur : Karvy Computershare Pvt.Ltd. Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment Opp Khandelwal Jewelers, Dharampet, Nagpur - 440010. • Nanded : Karvy Computershare Pvt.Ltd. Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. • Nasik : Karvy Computershare Pvt.Ltd. F-1, Suyojit Sankul, Sharanpur Road, -Nasik - 422002. • Navsari : Karvy Computershare Pvt.Ltd. 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari - 396445. • Nellore : Karvy Computershare Pvt.Ltd. 16-2-230, Room No : 207, 2nd Floor, Keizen Heights, Gandhi Nagar, Pogathota, Nellore - 524001. • New Delhi : Karvy Computershare Pvt.Ltd. 305 New Delhi House, 27 Barakhamba Road, -New Delhi - 110001. • Nizamabad : Karvy Computershare Pvt.Ltd. H.No:5-6-430, A Bove Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad - 503003. • Noida : Karvy Computershare Pvt. Ltd., 405, 4th Floor, Vishal Chander, Plot No. 1, Sector-18, Noida - 201301. • Panipat : Karvy Computershare Pvt.Ltd. 1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat - 132103. • Panjim : Karvy Computershare Pvt.Ltd. City Business Centre, Coelho Pereira Building, "Room No 18,19 & 20, Dada Vaidya Road", • Patiala : Karvy Computershare Pvt.Ltd. Sco 27 D, Chhotti Baradari, Near Car Bazaar, Patiala - 147001. • Patna : Karvy Computershare Pvt.Ltd. 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna - 800001. • Pondicherry : Karvy Computershare Pvt.Ltd. No.7, Thiagaraja Street, Pondicherry - 605001. • Pune : Karvy Computershare Pvt.Ltd., Mozaik Bldg, CTS No.1216/1, Final Plot No.576/1 TP Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. • Raipur : Karvy Computershare Pvt.Ltd. Shop No. 31, Third Floor, Millenium Plaza, Above Indian House, Behind Indian Coffee House, Raipur - 492001. • Rajahmundry : Karvy Computershare Pvt.Ltd. D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. • Rajkot : Karvy Computershare Pvt.Ltd. 104, Siddhi Vinyak Com. Opp Ramkrishna Ashram, Dr Vagnik Road, Rajkot, Rajkot - 360001. • Ranchi : Karvy Computershare Pvt.Ltd. Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. • Ratlam : Karvy Computershare Pvt.Ltd. 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. • Rourkela : Karvy Computershare Pvt.Ltd. 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. • Salem : Karvy Computershare Pvt.Ltd. No.40, Brindavan Road, Fairlands, Near Perumal Kolli, Salem - 636016. • Sambalpur : Karvy Computershare Pvt.Ltd. Ground Floor Quality Massion, Infront of bazaar kolkata, Nayapara, Sambalpur - 768001. • Shillong : Karvy Computershare Pvt.Ltd. Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. • Shimla : Karvy Computershare Pvt.Ltd. Triveni Building, By Pas Chowk khallini, Shimla - 171002. • Shimoga : Karvy Computershare Pvt.Ltd. Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Lir Road, Durgigudi, Shimoga - 577201. • Silchar : Karvy Computershare Pvt.Ltd. N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. • Siliguri : Karvy Computershare Pvt.Ltd. Nanak Complex, Sevoke Road, Siliguri - 734001. • Solapur : Karvy Computershare Pvt.Ltd. Block No 06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur - 413004. • Srikakulam : Karvy Computershare Pvt.Ltd. D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. • Surat : Karvy Computershare Pvt.Ltd. G-5 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat - 395002. • Tirupathi : Karvy Computershare Pvt.Ltd. H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sri devi Complex, Tirupathi - 517501. • Trichur : Karvy Computershare Pvt.Ltd. 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. • Trichy : Karvy Computershare Pvt.Ltd. 60, Sri Krishna Road, Thennur High Road, -Trichy - 620017. • Trivandrum : Karvy Computershare Pvt.Ltd. 2nd Floor, Akshaya Tower, Sasathamangalam, Trivandrum - 695010. • Tuticorin : Karvy Computershare Pvt.Ltd. 4-B, A34-A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. • Udaipur : Karvy Computershare Pvt.Ltd. 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313001. • Ujjain : Karvy Computershare Pvt.Ltd. 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. • Valsad : Karvy Computershare Pvt.Ltd. Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. • Vapi : Karvy Computershare Pvt.Ltd. Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. • Varanasi : Karvy Computershare Pvt.Ltd. D-64/1321st Floor, Anant Complex, Sigra, Varanashi - 221010. • Vellore : Karvy Computershare Pvt.Ltd. 1, M N R Arcade, Officers Line, Krishna Nagar, Vellore - 632001. • Vijayawada : Karvy Computershare Pvt.Ltd. 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520010. • Visakhapatnam : Karvy Computershare Pvt.Ltd. Door No 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. • Warangal : Karvy Computershare Pvt.Ltd. 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. • New Delhi : Pramerica Asset Managers Pvt. Ltd. Surya Kiran Building, 'Flat No 1104, 11th Floor, 19, Kasturba Gandhi Marg, New Delhi 110001. • Kolkata : Pramerica Asset Managers Pvt. Ltd. Om Towers, 10th Floor, Unit No 1008, 32 Chowringhee Road, Kolkata 700071. • Asansol : Pramerica Asset Managers Pvt. Ltd. House No 2, 1st Floor, Street No 1, Hindustan Park Asansol West Bengal 713304. • Ahmedabad : Pramerica Asset Managers Pvt. Ltd. First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad : 380006. • Pune : Pramerica Asset Managers Pvt. Ltd. Office No. A-1, Ground floor, Deccan Chambers, C.T.S. No. 33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune 411004. • Bangalore : Pramerica Asset Managers Pvt. Ltd. Unit No.806, 8th Floor, Prestige Meridian - I, 29 M.G. Road, Bangalore 560001. • Chennai : Pramerica Asset Managers Pvt. Ltd. Unit No 205, 2nd Floor, Prince Towers, 25/26 College Road, Chennai 600034. • Hyderabad : Pramerica Asset Managers Pvt. Ltd. Unit No 305, 3rd floor, Ashok Scintilla, H No 3-6-520, Himayatnagar, Hyderabad 500029. • Mumbai : Pramerica Asset Managers Pvt. Ltd. 2nd Floor, Nirfon House, Dr. Annie Besant Road, Worli, Mumbai 400030.