






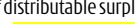
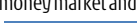

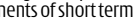

KEY INFORMATION MEMORANDUM & FORMS



Pramerica




MUTUAL FUND

Offer of Units at NAV based prices during Ongoing Offer

Name of the Scheme	Suitability of the Product*	Name of the Scheme	Suitability of the Product*
Pramerica Liquid Fund (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> 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. low risk.  (BLUE) 	Pramerica Credit Opportunity Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> regular income over the medium term. to generate income by investing in debt/ and money market securities across the credit spectrum low risk.  (BLUE)
Pramerica Short Term Floating Rate Fund (An Open Ended Income Scheme)	<ul style="list-style-type: none"> regular income for short term. to generate regular income through investment in a portfolio comprising primarily in short maturity floating rate debt/money market instruments. low risk.  (BLUE) 	Pramerica Dynamic Bond Fund (An Open Ended Income Scheme)	<ul style="list-style-type: none"> regular income over the medium term. to generate optimal returns through active management of a portfolio of debt and money market instruments. low risk.  (BLUE)
Pramerica Ultra Short Term Bond Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> 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. low risk.  (BLUE) 	Pramerica Dynamic Monthly Income Fund (An Open Ended Income Scheme)	<ul style="list-style-type: none"> 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. medium risk.  (YELLOW)
Pramerica Treasury Advantage Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> 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. low risk.  (BLUE) 	Pramerica Dynamic Asset Allocation Fund (An Open Ended Dynamic Asset Scheme)	<ul style="list-style-type: none"> 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. high risk.  (BROWN)
Pramerica Short Term Income Fund (An Open Ended Income scheme)	<ul style="list-style-type: none"> 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. low risk.  (BLUE) 	Pramerica Large Cap Equity Fund (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> 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. high risk.  (BROWN)

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

Note: Risk may be represented as:

-  (BLUE) investors understand that their principal will be at low risk
 (YELLOW) investors understand that their principal will be at medium risk
 (BROWN) investors understand that their principal will be at high risk

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.pramericaamf.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 Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034.
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.pramericaamf.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 Aug 30, 2013.

COMMON APPLICATION FORM

(To be used / distributed with Key Information Memorandum)



Pramerica

MUTUAL FUND

Please submit separate form for each scheme. Please read the Scheme Information Document / KIM of the scheme and instructions on page no. 19 carefully.

Application No. _____

1. DISTRIBUTOR INFORMATION

(Refer Instruction No. 1)

ARN code	Sub broker ARN code	Sub broker code (as allotted by ARN holder)	Employee Unique Identification Number (EUN)
ARN - 2111	ARN -		E-029541

Incase the Employee Unique Identification Number (EUN) box has been left blank please refer point 9 related to EUN.

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. TRANSACTION CHARGES (Please ✓ any one of the below)

(Refer Instruction No. 2)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
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3. UNITHOLDING OPTION ☐ Demat Mode ☐ Physical Mode

DEMAT ACCOUNT DETAILS (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demat mode is opted above)

(Refer Instruction No. 3)

National Securities Depository Limited	Depository participant Name DP ID No. Beneficiary Account No.	Central Depository Securities Limited	Depository participant Name Target ID No.
	I N		

Enclosures : ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instructions Slip (DIS)

4. EXISTING INVESTORS

(Refer Instruction No. 4A)

Existing Folio No. _____ Name of Sole / 1st Applicant _____ (Please fill Section 7 & 9 only)

5. APPLICANTS' INFORMATION

(Refer Instruction No. 4B)

Name of Sole/1st Applicant ☐ Mr. ☐ Ms. ☐ M/s. (Please ✓) Date of Birth

D	D	M	M	Y	Y	Y	Y
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 Proof of Date of Birth (Mandatory in case of Minor) ☐ (Please ✓) (Refer Instruction No. 4C)

F	I	R	S	T	N	A	M	E					M	I	D	D	L	E	N	A	M	E					L	A	S	T	N	A	M	E
---	---	---	---	---	---	---	---	---	--	--	--	--	---	---	---	---	---	---	---	---	---	---	--	--	--	--	---	---	---	---	---	---	---	---

Name of 2nd Applicant ☐ Mr. ☐ Ms. ☐ M/s. (Please ✓) Date of Birth

D	D	M	M	Y	Y	Y	Y
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F	I	R	S	T	N	A	M	E					M	I	D	D	L	E	N	A	M	E					L	A	S	T	N	A	M	E
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Name of 3rd Applicant ☐ Mr. ☐ Ms. ☐ M/s. (Please ✓) Date of Birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

F	I	R	S	T	N	A	M	E					M	I	D	D	L	E	N	A	M	E					L	A	S	T	N	A	M	E
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Name of Guardian/Contact Person ☐ Mr. ☐ Ms. ☐ M/s. (Please ✓) Relationship with Minor _____ Proof of Relationship (Mandatory in case of Minor Applicant) ☐ (Please ✓) (Refer Instruction No. 4D)

F	I	R	S	T	N	A	M	E					M	I	D	D	L	E	N	A	M	E					L	A	S	T	N	A	M	E
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	PAN*	KYC Status^	Mode of Holding (Please ✓ any one)	Status of 1st Applicant (Please ✓ any one)	Occupation (Please ✓ any one)
1 st Applicant		Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/> Single <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Joint (Default Option)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> Trust <input type="checkbox"/> FII <input type="checkbox"/> Bank	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector / Govt. Service
2 nd Applicant		Yes <input type="checkbox"/> No <input type="checkbox"/>		<input type="checkbox"/> Company/Body Corporate (Pvt. Ltd.) <input type="checkbox"/> Partnership	<input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Student
3 rd Applicant		Yes <input type="checkbox"/> No <input type="checkbox"/>		<input type="checkbox"/> Company/Body Corporate (Public & Others Ltd.)	<input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Others (Please specify)
Guardian (In case 1 st Applicant is a Minor)	* Mandatory with an attested PAN Proof	Yes <input type="checkbox"/> No <input type="checkbox"/> ^ Mandatory for any amount, If Yes, attach proof		<input type="checkbox"/> NGO <input type="checkbox"/> Minor <input type="checkbox"/> AOP/BOI <input type="checkbox"/> Club/Society	

CONTACT INFORMATION Correspondence Address of Sole/First Applicant (P.O. Box address is not sufficient)

(Refer Instruction No. 5)

City		State	PIN Code (Mandatory)
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Overseas Address (Mandatory for NRI/FII applicant) (P.O. Box address is not sufficient)

City		Country	ZIP Code
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Contact Details	Tel. No. STD Code	Res.	Off.	Fax
1 st Applicant	Mobile No.		Email ID*	
2 nd Applicant	Mobile No.		Email ID*	
3 rd Applicant	Mobile No.		Email ID*	

* Investors providing email id would mandatorily receive only E-statement of account in lieu of physical statement of account.



ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Application No. _____

Received from Mr. / Ms. / M/s. _____ an application for investment in Pramerica Mutual Fund -

Scheme Name _____ Option ☐ Growth ☐ Dividend ☐ Bonus

for ₹ (in figures) _____ vide Instrument no. _____

Bank _____ Branch _____ City _____

All purchases are subject to realisation of cheque/demand draft and furnishing of mandatory information/documents. Please retain this slip till you receive your Account Statement.

Acknowledgement Stamp & Date

(Refer Instruction No. 6)

Account No.																Account Type	<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (Please specify)												
Name of Bank Account Holder															Bank Name														
Branch															City														
MICR code															IFSC code <div>M A N D A T O R Y</div>														
(MICR code is the 9 digit code next to the cheque no.)															(IFSC code is the 11 digit no. appearing on your cheque leaf) (Mandatory for credit via NEFT/RTGS)														

Mandatory to submit a cancelled cheque leaf of the bank account mentioned here.

(Refer Instruction No. 7)

Scheme Name : _____		Option <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend <input type="checkbox"/> Bonus *Default Option	
Dividend Facility <input type="checkbox"/> Payout <input type="checkbox"/> Re-investment* (Default)		Dividend Frequency _____	

☐ **Lumpsum Investment:**

I. Cheque / DD Amount ₹ _____

II. DD Charges ₹ _____

III. Investment Amount ₹ _____ (I + II)

Mode of Payment (✓) ☐ Cheque ☐ Demand Draft* ☐ Fund Transfer

Drawn on _____ Name of the Bank _____

Branch & City _____

Instrument No.

Dated

Name of the Bank A/c holder _____

*Bankers Certificate is must (Refer Instruction No. 7)

NRI / FII Investors, Please indicate source of funds for your investment (Please ✓) ☐ NRE ☐ NRO ☐ FCNR ☐ Others _____ (Please specify)

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

☐ **SIP THROUGH AUTO DEBIT (ECS/Direct Debit)** Please also fill and attach the SIP Auto Debit Facility Form **OR**

☐ **SIP THROUGH POST-DATED CHEQUE** Second and subsequent Instalment cheque Details (Refer instruction no. 7(III))

Cheque Nos. From _____ To _____

Dated From DD MM YYYY To DD MM YYYY

I. First SIP Instalment Details: Mode of Payment (Please ✓) ☐ Cheque ☐ Demand Draft#

Instalment Amount ₹

Instrument No.

Dated

Drawn on _____ Name of the Bank _____

Branch & City _____

Name of the Bank A/c holder _____

II. Second and Subsequent Instalment Details: (All subsequent instalment amounts should be same as the first instalment.)

SIP Date (Please ✓) ☐ 1st ☐ 7th ☐ 10th ☐ 15th ☐ 25th ☐ All 5 dates

SIP Period :

☐ Till I/We instruct to discontinue the SIP (A)

☐ No. of instalments _____ (B)

Please mention Enrolment Period

From To

Third party cheque / transfer will not be accepted for investment

In case of exception to Third party payment, please fill the Third Party Declaration Form.

(Refer Instruction No. 7)

(Refer Instruction No. 8)

☐ I / We do not wish to avail of nomination facility at present. **(NOTE: SOLE INDIVIDUAL APPLICANTS ARE ADVISED TO COMPULSORILY 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 payments 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 & Address of Nominee(s)	PAN	Date of Birth	Name & Address of the Guardian	Signature of Nominee / Guardian (where Nominee is a minor)	Proportion (%) should aggregate to 100% Default : Equal proportion
			(To be furnished in case the Nominee is a Minor)		(OPTIONAL)	
1.						
2.						
3.						

(Refer Instruction No. 9)

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.

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.

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/FNCR Account(s).

☐ **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.

SIGNATURE(S) (ALL APPLICANTS must sign here)

Date

D

D

M

M

Y

Y

Y

Y

Sole/1 st Applicant/Guardian/Authorised Signatory/POA	2 nd Applicant/Guardian/Authorised Signatory/POA	3 rd Applicant/Guardian/Authorised Signatory/POA
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If the investment is being made by a Constituted Attorney please furnish Name and PAN of Power of Attorney Holder (POA) in respect of each applicant below:

Name	POA Holder for 1 st Applicant	POA Holder for 2 nd Applicant
PAN	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
K Y C Compliant*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
* (if Yes, attach proof)		

CHECK LIST (Please submit the following documents with your application (where applicable). All documents should be original/true copies Certified by a Director/ Trustee/ Company Secretary/ Authorised signatory/ Notary Public)

Documents	Ind	Co.	Soc.	Partnership Firms	Investment through POA	Trusts	NRI
PAN Card (not required for Micro Investors)	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓
Board Resolution/ Authorisation to invest		✓	✓	✓		✓	
List of authorised signatories with specimen signatures		✓	✓	✓	✓	✓	
Memorandum & Articles of Association		✓					
Trust Deed						✓	
Bye-laws			✓				
Partnership Deed				✓			
Notarised POA (signed by investor and POA Holder)					✓		
Proof of Address (for Micro Investors)	✓						✓
Proof of Identity (for Micro Investors)	✓						✓

For more information visit us at
www.pramericamf.com

E-mail us at
customer@pramerica.com

Call us (Toll free) at
1800 266 2667

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 FOR FILLING UP THE COMMON APPLICATION FORM

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, Bonus Units, 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 be paid 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 7 & 9 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/1 applicant at the time of investment. The abbreviations used in this section are :
 - NRI** : Non-Resident Indian Individual, **PIO** : Person of Indian Origin, **FII** : 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

Please furnish PAN & KYC details 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.

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.

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 Large Cap Equity 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 submit separate application form for each scheme. Please indicate the Scheme and the Option under which you wish to invest. Also indicate your choice of dividend payout or re-investment along with the dividend frequency (in case there are more than one dividend frequency). If any of the information is left blank, the default option will be applicable.

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 Large Cap Equity Fund"** and crossed "Account Payee only".

Please tick and fill in the appropriate section based on the Type of Investment i.e. LUMP SUM 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:

- 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 installment);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
 - Custodian on behalf of an FII or a Client
- The investors making an application under the above mentioned exceptional cases are

INSTRUCTIONS FOR FILLING UP THE COMMON APPLICATION FORM (Contd.)

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.pramerica.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 :

- 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:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- 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.

- Payment by Prefunded Instrument:**

- 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.
- 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.

- 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

- SIP frequency - Daily (for PDF & PEF), Monthly or Quarterly (for all schemes.) Please tick the appropriate option
- 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.

- SIP Mode - Auto Debit (ECS/Direct Debit) OR Post-Dated Cheques

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 5 of Auto Debit Facility form.

- For your second and subsequent SIP instalments you may pay either through Auto Debit (ECS/Direct Debit) 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) 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.

- 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.
- Please note that the Cheque should be made favouring the scheme name. (For e.g. "Primerica Large Cap Equity Fund" or the case may be).
- 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.
- 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.
- In case of any discrepancy between the Common 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 (NRRN) 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

- 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.
- 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.
- 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.
- 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.
- 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.

Pramerica

MUTUAL FUND

1. DISTRIBUTOR INFORMATION (Refer Instruction No. 1)

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.

3. SIP DETAILS (First SIP cheque and subsequent via Auto Debit Facility in select cities only) (Refer Instruction No. 3)

4. PARTICULARS OF BANK ACCOUNT (MANDATORY) (Refer Instruction No. 4)

5. BANKER'S ATTESTATION (Mandatory, if your First SIP instalment is through a Demand Draft/Pay Order) (Refer Instruction No. 4(e))

AUTHORISATION OF THE BANK ACCOUNT HOLDER

SIGNATURE (S) (as in Bank records)			
	xx Sole/1 st Account Holder as in Bank Records	xx 2 nd Account Holder as in Bank Records	xx 3 rd Account Holder as in Bank Records

30.08.2013

GENERAL GUIDELINES

- This form should be used only for Registration of SIP through Auto Debit (ECS/Direct Debit) facility.
- A. 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 (ECS/Direct Debit) facility. Existing investors to provide only the 'SIP Auto Debit Facility Registration cum Mandate Form'.
- B. Existing investors to provide cancelled cheque leaf only if the bank account details provided in Section 4 of the 'SIP Auto Debit Facility Registration cum Mandate 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.
- SIGNATURES:** This form needs to be signed at three places marked X and XX. Please sign the forms as per instructions below.
 - ✕ To be signed by Applicants for SIP investment in the same order in which the Common Application Form is signed.
 - ✕✕ To be signed by Bank Account Holders in the order in which the Bank Account is held and the manner in which their signatures appear in the Bank records.
- 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 STP / Dividend Transfer Plan and EUIN is not applicable for transactions such as Installments under SIP/ STP / SWP / STP Triggers, Dividend Reinvestments, Bonus Units, 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 Common Application Form number / existing folio number and furnish the name of sole/ 1st applicant as it appears in the Common 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 Common Application Form, the Scheme details mentioned in the Common Application Form would be considered).
 - SIP Frequency - Monthly or Quarterly. Please tick the appropriate option.
 - SIP Dates (Monthly/Quarterly) - 1st, 7th, 10th, 15th and 25th of every month or quarter. You also have a choice to have SIP installments 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 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 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 Common Application Form, the details contained in the Auto Debit Registration Form would be considered for enrolment.
- This section needs to be signed by the applicants at the places marked "O" in the same order and manner in which they have signed the Common Application Form.
- Particulars of Bank Account**
 - 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 'Applicants' Personal Details' 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 refer to point 10 of Terms & Conditions for Auto Debit Facility Form.
 - Please mention names of all bank account holders. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked OO in the same order and manner in which their signatures appear on bank records.
 - Please indicate the Bank Account Type.
 - It is mandatory to furnish the 9 Digit MICR Code of your Bank in this section. This is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of this information, your SIP Application would be rejected. Please note MICR code starting and / or ending with 000 is not valid for ECS.
 - 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 5 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 incase of daily, 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

TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

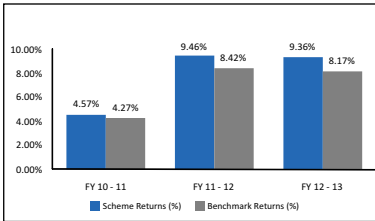
- SIP Auto Debit is available through ECS or Direct Debit Facility. This Facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility). By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
 - ECS**
The SIP 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 • Bhubaneswar • 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 • Tiruchur • Trichy • Trivandrum • Tumkur • Udaipur • Udipi • 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
- Please note that SIP Daily frequency is only available to investors providing the SIP Debit mandate of Direct Debit banks with Core banking account numbers.
- 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.
 - The installment after the Common period should be dated after the date of declaration of first NAV. Any payments intended for the interim period will not be processed and will be treated void. While mentioning the SIP Auto Debit period (from) in this form, please consider the minimum gap requirement is at least of 21 days for ECS setup & of at least 15 days in case of Direct Debit and indicate the correct SIP Auto Debit commencement date. Please refer to point 3 in instructions.
 - For cancellation of the Auto Debit (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 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

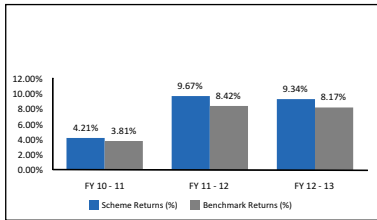
✓	Applicant's Information	<input type="checkbox"/> Application Form No.	<input type="checkbox"/> Name of Sole/1 st Applicant		
✓	Scheme Details	<input type="checkbox"/> Scheme	<input type="checkbox"/> Option	<input type="checkbox"/> Dividend Facility	<input type="checkbox"/> Dividend Frequency (if applicable)
✓	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 5 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 "××" in the same order and manner in which their signatures appear on Bank Records.				

KEY INFORMATION MEMORANDUM

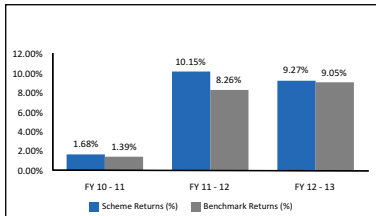
1) Pramerica Liquid Fund

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. <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 and at 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 ₹ 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. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	8.65%	7.71%	
	Since Inception (CAGR)	8.95%	7.99%	
	*Benchmark is CRISIL Liquid Fund Index. Since inception returns calculated on NAV of ₹ 1,000/-. Inception date (deemed to be the date of allotment) : 27 August, 2010. Based on NAV of ₹ 1,290.0675 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : Nil. [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 0.10% Direct Plan: 0.03%			

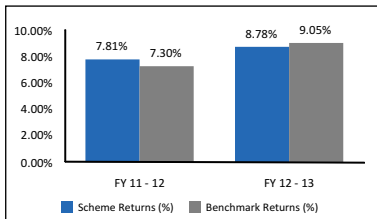
2) Pramerica Ultra Short Term Bond Fund

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">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 ₹ 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. Mahendra Jajoo															
Name of the Trustee Company	Pramerica Trustees Private Limited															
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	8.05%	7.71%													
	Since Inception (CAGR)	8.89%	8.05%													
	*Benchmark is CRISIL Liquid Fund Index. Since inception returns calculated on NAV of ₹ 1,000/-. Inception date (deemed to be the date of allotment) : 24 September, 2010. Based on NAV of ₹ 1,279.7946 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			 <table><thead><tr><th>Financial Year</th><th>Scheme Returns (%)</th><th>Benchmark Returns (%)</th></tr></thead><tbody><tr><td>FY 10 - 11</td><td>4.21%</td><td>3.81%</td></tr><tr><td>FY 11 - 12</td><td>9.67%</td><td>8.42%</td></tr><tr><td>FY 12 - 13</td><td>9.34%</td><td>8.17%</td></tr></tbody></table>	Financial Year	Scheme Returns (%)	Benchmark Returns (%)	FY 10 - 11	4.21%	3.81%	FY 11 - 12	9.67%	8.42%	FY 12 - 13	9.34%	8.17%
Financial Year	Scheme Returns (%)	Benchmark Returns (%)														
FY 10 - 11	4.21%	3.81%														
FY 11 - 12	9.67%	8.42%														
FY 12 - 13	9.34%	8.17%														
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : Nil. [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].															
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 0.60% Direct Plan: 0.30%															

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. <ul style="list-style-type: none">Dividend Option has the following three facilities:<ul style="list-style-type: none">Dividend Reinvestment facility at a Weekly, Fortnightly, Monthly & Quarterly frequency;Dividend Payout facility at a Fortnightly, 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	₹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 Debt Index			
Name of the Fund Manager	Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	Scheme Returns (%)	Benchmark Returns (%)	Absolute returns for each financial year
	Last One Year (CAGR)	7.22%	6.88%	Returns are computed from the date of allotment/1st April, as the case may be, to 31st March of the respective financial year.
	Since Inception (CAGR)	9.10%	8.02%	
	*Benchmark is CRISIL Short Term Debt Index Since inception returns calculated on NAV of ₹ 1,000/- . Inception date (deemed to be the date of allotment) : 4 February, 2011. Based on NAV of ₹ 1,246.8037 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : Nil [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.50% Direct Plan: 1.00%			

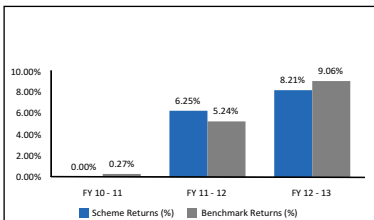
4) Pramerica Treasury Advantage Fund

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">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 ₹ 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 Debt Index			
Name of the Fund Manager	Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	5.72%	6.88%	
	Since Inception (CAGR)	7.95%	8.13%	
*Benchmark is CRISIL Short Term Debt Index Since inception returns calculated on NAV of ₹ 1,000/-. Inception date (deemed to be the date of allotment) : 3 June, 2011. Based on NAV of ₹ 1,183.812 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.				
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : If redeemed/switch-out on or before 456 days from the date of allotment - 1.25%. If redeemed/switch-out after 456 days from the date of allotment - Nil [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.50% Direct Plan: 1.00%			

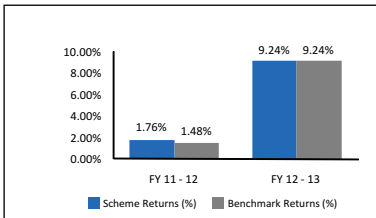
5) Pramerica Credit Opportunities Fund

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 Long Term Debt Index			
Name of the Fund Manager	Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period As on (Aug 16, 2013)	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 One Year (CAGR)	6.08%	2.61%	
Since Inception (CAGR)	8.35%	5.68%		
	*Benchmark is CRISIL Long Term Debt Fund Index. Since inception returns calculated on NAV of ₹ 1,000/-. Inception date (deemed to be the date of allotment) : 31 October, 2011. Based on NAV of ₹ 1,154.7704 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] 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, but on or before 455 days of allotment - 0.50%. If the units are redeemed/switch-out after 455 days - Nil [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 1.85% Direct Plan: 1.35%			

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	95	Low to Medium
	Equity and Equity related instruments	5	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. Mahendra Jajoo & Mr. Bramhaprakash Singh (w.e.f. the close of business hours of August 31, 2012)			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	2.54%	2.75%	
	Since Inception (CAGR)	5.19%	4.82%	
	*Benchmark is CRISIL MIP Blended Index Since inception returns calculated on NAV of ₹ 10/- . Inception date (deemed to be the date of allotment) : 29 March, 2011. Based on NAV of ₹ 11.2832 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] 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. [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 2.45% Direct Plan: 1.95%			

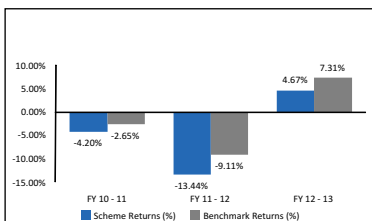
7) Pramerica Dynamic Bond Fund

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 Long Term Debt Index			
Name of the Fund Manager	Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	5.87%	2.61%	
	Since Inception (CAGR)	6.96%	4.78%	
	*Benchmark is CRISIL Long Term Debt Index Since inception returns calculated on NAV of ₹ 1,000/-. Inception date (deemed to be the date of allotment) : 12 January, 2012. Based on NAV of ₹ 1,113.3158 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : Nil [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 2.45% Direct Plan: 1.95%			

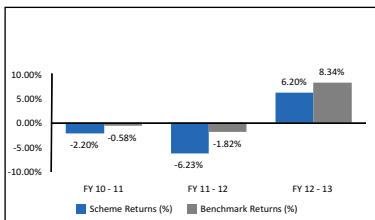
8) Pramerica Short Term Floating Rate Fund

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 Debt Index			
Name of the Fund Manager	Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	8.53%	6.88%	
	Since Inception (CAGR)	9.06%	7.64%	
	*Benchmark is CRISIL Short Term Debt Index Since inception returns calculated on NAV of ₹ 1,000/-. Inception date (deemed to be the date of allotment) : 10 February 2012. Based on NAV of ₹ 1,140.3478 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : Nil [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 0.30% Direct Plan: 0.20%			

9) Pramerica Large Cap Equity Fund (w.e.f August 30, 2013) (earlier known as Pramerica 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">i. Dividend Reinvestment facility;ii. Dividend Payout facility; andiii. Dividend 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 (w.e.f. the close of business hours of August 31, 2012) & Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	2.97%	2.70%	
	Since Inception (CAGR)	-5.20%	-3.08%	
	*Benchmark is CNX Nifty Since inception returns calculated on NAV of ₹ 10/-. Inception date (deemed to be the date of allotment) : 6 December, 2010. Based on NAV of ₹ 8.66 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : If redeemed/switch-out on or before 365 days of allotment - 1%. If redeemed/switch-out after 365 days - Nil. [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 2.98% Direct Plan: 2.45%			

10) Pramerica Dynamic Asset Allocation Fund (w.e.f June 28, 2013) (earlier known as Pramerica Dynamic 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">i. Dividend Reinvestment facility;ii. Dividend Payout facility; andiii. Dividend 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 (w.e.f. the close of business hours of August 31, 2012) & Mr. Mahendra Jajoo			
Name of the Trustee Company	Pramerica Trustees Private Limited			
Performance of the scheme	Period (As on Aug 16, 2013)	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 One Year (CAGR)	0.64%	2.91%	
	Since Inception (CAGR)	-1.88%	0.99%	
	*Benchmark is A hybrid benchmark with 50% weight to CNX Nifty & 50% weight to CRISIL MIP Index Since inception returns calculated on NAV of ₹ 10/- . Inception date (deemed to be the date of allotment) : 6 December, 2010. Based on NAV of ₹ 9.50 (Regular Plan - Growth Option) as on Aug 16, 2013. 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.			
Expenses of the Scheme Load Structure	Entry load: Not Applicable [SEBI vide its circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 has decided that there shall be no Entry Load for all mutual fund schemes. The upfront commission on investment made by the investor, if any, shall be paid to the distributor (AMFI registered distributor / ARN Holder) directly by the investor, based on the investor's assessment of various factors including service rendered by the distributor] Exit Load : If redeemed/switch-out on or before 365 days of allotment - 1%.. If redeemed/switch-out after 365 days - Nil. [with effect from October 1, 2012 the entire exit load (net of service tax), charged, if any, shall be credited to the Scheme].			
Actual Expenses for the previous financial year	Total recurring expenses as a percentage of daily net assets: Regular Plan : 2.98% Direct Plan: 2.45%			

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" data-bbox="323 165 1538 465"> <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" data-bbox="323 575 1538 669"> <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 	<p>a) Subscription / Redemption / Switch - in / Switch-out with the Fund for below ₹ 2 lakhs :</p> <table border="1" data-bbox="323 860 1538 990"> <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" data-bbox="323 1039 1538 1395"> <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" data-bbox="323 1608 1538 1715"> <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>Risk Mitigation Strategies</p>	<p>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. Interest rate risk is managed by determination of modified duration (which is the expression for change in portfolio value for a basis point change in interest rate) of the portfolio. Analysis of macro economic conditions is done to form a view on future direction of interest rates and to the portfolio accordingly. Credit risk is managed by an analysis of issuer (financial / operating performance) with the help of internal and external research. Liquidity risk is addressed by maintaining exposure to cash / cash equivalents and highly liquid instruments as considered appropriate. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from the Board of Directors of AMC/TRUSTEE Company.</p>																				
<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 Unit - Pramerica Mutual Fund Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034.	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>In case of applications for subscription of Units of the Scheme in demat mode, the Units allotted will be credited to the DP account of the Unit holder.</p> <p>Thereafter, the investors shall be issued a Common Account Statement ('CAS') by physical form or email (wherever the investors have provided the email address) across all schemes of all mutual funds for each calendar month, on or before 10th day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid, if any, to the distributor, to such investors in whose folios any transaction has taken place during that month on the basis of their PAN and common holding pattern. In the event a folio consists of more than one unit holder, the first named unit holder shall receive the CAS/account statement. As the CAS will be issued on the basis of PAN, the Unit holders who have not provided their PAN will not receive CAS.</p> <p>Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months ended September 30 or March 31, shall be sent in physical form/email on or before 10th day of succeeding month to all such unit holders in whose folios transactions have not taken place during that period. The half-yearly CAS will be sent by email to the Unitholders whose email is available, unless a specific request is made to receive in physical.</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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On the balance	1.50%	1.75%																
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> <p>i. 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.</p> <p>ii. 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.</p> <p>iii. 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;</p> <p>iv. Service tax on investment and advisory fees.</p> <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> <ul style="list-style-type: none">i. purchases /subscriptions for an amount less than Rs. 10,000/-;ii. transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions.iii. purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);iv. 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 16th Aug 2013	
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)		634.35	677.00
			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 16th Aug 2013	
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)		397.93	1,615.00
			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		
		Debt instruments including govt. securities, corporate debt & other debt instruments with residual maturity between 400 days to 3 years.	0	20		
		*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 16th Aug 2013	
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)		34.87	524.00
			Min.	Max.		
		Debt and Money market instruments with residual maturity upto 3 years	65	100		
		Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months	0	35		
		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 16th Aug 2013	
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)		66.63	2,164.00
			Min.	Max.		
		Fixed Income Securities	70	95		
		Equity and Equity related instruments	5	30		
		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 16th Aug 2013	
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)		79.14	389.00
			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		
		Debt instruments including government securities, corporate debt, and other debt instruments with residual maturity greater than 550 days.	0	35		
		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 16th Aug 2013	
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)		280.47	3,239.00
			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 16th Aug 2013	
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)		88.90	1,132.00
			Min.	Max.		
		Money market instruments & Debt securities	0	100	Low to 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 16th Aug 2013	
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)		78.83	512.00
			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 16th Aug 2013	
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)		58.03	8,101.00
			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 16th Aug 2013	
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)		41.95	7,089.00
			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

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, Zodia Avenue, Opp. Mayor's Bunglow, 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.

KARVY COMPUTERSHARE PVT. LTD.

Agra - Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). • Ahmedabad - 201, Shail Building, Opp : Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. • Ajmer - 1-2, II Floor. Ajmer Tower, Kutchary Road, Ajmer - 305 001. • Akola - Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444 004. • Aligarh - 1st Floor, Kumar Plaza, Aligarh - 202001 ; Uttar Pradesh. • Allahabad - RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211 001. • Alwar - 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2, Bhagat Singh Circle, Alwar-301 001. • Amaravathi - Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi - 444 605. • Ambala - 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133 001. • Amritsar - 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. • Anand - F-6, Chitrangana Complex, Opp: Motikaka Chawl ; V V Nagar, Anand - 388 001. • Ananthapur - # 15-149, 1st Floor, S. R. Towers, Opp. Lalithakala Parishat; Subash Road, Anantapur - 515 001. • Ankleshwar - L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393 002. • Asansol - 114 / 71, G.T. Road, Near Sony Centre, Bhanga Pachil, Asansol - 713 303. • Aurangabad - Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005. • Balasore - M S Das Street, Gopalgaon, Balasore - 756 001. • Bangalore - No: 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. • Bankura - Ambika Market, Natunganj, Bankura - 722 101. • Bareilly - 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly. Station Road, Bareilly - 243 001. • Berhampore (WB) - Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore, Dist. Murshidabad, Barhampore -742 101. • Baroda - SB-4&5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390 007. • Begusarai - Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851 117. • Belgaum - CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590 001. • Bellary - No.1 KHB Colony, Gandhinagar, Bellary - 583 101. • Berhampur - Ramlingam Tank Road, Berhampur -760 002. • Bhagalpur - 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812 001. • Bharuch - 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002. • Bhavnagar - Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364 001. • Bhilai - Shop No-1, First Floor, Plot No-1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar- East, Post - Bhilai - 490 020. • Bhiwara - 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhiwara-311 001. • Bhopal - Kay Kay Busniss Centre, 133, Zone I, M P Nagar, Bhopal-462 011. • Bhubaneswar - Plot No. - 104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751 013. • Bikaner - 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner-334 003. • Bilaspur - Shop No. 201/202, V.R. Plaza, Link Road, Bilaspur-495 001. • Bokaro - B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. • Burdwan - 63 G. T. Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713 101. • Chandigarh - SCO-371-372; First Floor; Above HDFC Bank; Sector 35B, Chandigarh - 160 022. • Chandrapur - Shop No. 5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. • Chennai - Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600 002. • Chinsura - JC Ghosh Sarani, Near BusStand, Chinsura - 712 101. • Cochin - Building Nos. 39 Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhavana Road, Panampilli Nagar, Ernakulum District, Cochin - 682 036. • Coimbatore - 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore- 641 018. • Cuttack - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753 001. • Davangere - # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere : 577 002. • Dehradun - Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001. • Dewas - 27 Rmo House, Station Road, Dewas -455 001. • Dhanbad -208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826 001. • Dharwad - G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp. Nttfbp Road, Dharward - 580 001. • Dhule - Ashoka Estate, Shop No.14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424 001. • Durgapur - MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur- 713 216. • Erode - No. 4, KMY Salai, Veerappan Traders Complex, Opp : Erode Bus Stand , Sathy Road, Erode - 638 003. • Faridabad - A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. • Gandhidham - Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8, Sector - 1/A, Kutch Kala Road, Gandhidham - 370 201. • Gandhinagar - Plot No. - 945/2, Sector - 7/C, Gandhinagar - 382 007. • Gaya - 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823 001. • Ghaziabad - 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. • Gorakhpur - Above V.I.P. House, Adjacent A.D. Girls Inter College, Bank Road, Gorakhpur - 273 001. • Gulbarga - CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga : 585 105. • Guntur - D No 6-10-27, 10/1, Sri Nilayam, Arundelpet, Guntur -522 002. • Gurgaon - Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122 001. • Guwahati - 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781 024. • Gwalior - Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. • Haridwar - 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Raipur More, Haridwar-249 401. • Hassan - St. Anthony's Complex, Ground Floor, H N Pura Road, Hassan - 573 201. • Hubli - 22 & 23, 3rd Floor, Eureka Junction, T B Road, Hubli - 580 029. • Hyderabad - 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. • Indore - G -7, Royal Ratan Building, M. G. Road, Opp. Kotak Mahindra Bank, Indore - 452 010. • Jabalpur - 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur (M.P.) 482 001. • Jaipur - S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. • Jalandhar - Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. • Jalgaon - 148 Navi Peth, Opp. Vijaya Bank, Near. Bharat Dudhalaj, Jalgaon, Jalgaon - 425 001. • Jalpaiguri - D.B.C. Raod, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri - 735 101. • Jammu - 5 A/D Second Extension, Opposite Panama Chowk Petrol Pump, Gandhi Nagar, Jammu - 108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalow, Jamnagar - 361 001. • Jamshedpur - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. • Jodhpur - 203, Modi Arcade; Chupasni Road, Jodhpur - 342 001. • Junagadh - 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat 362 001. • Kanpur - 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • Karimnagar - H. No. 4-2-130/131, Above Union Bank, Jaffri Road, Rajeev Chowk, Karimnagar-505 001. • Karur - No. 6, Old No. 1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639 001. • Kharagpur - Malancha Road, Beside UTI Bank, Kharagpur-721304. • Kolhapur - 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416 001. • Kolkata -166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp- Fortis Hospital, Kolkata-700 029. • Kota - H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, -Kota - 324 007. • Kurnool - Shop No.43, 1st Floor S. V. Complex, Railway Station Road, Kurnool -518 004. • Lucknow - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001. • Ludhiana - SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141 001. • Madurai - Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625 010. • Malda - Sahistuli Under ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732 101. • Mangalore - Ground Floor, Mahendra Arcade, Kodial Bai, Mangalore - 575 003. • Margoa - 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403 601. • Meerut - 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002. • Mehsana - UI -47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehsana - 384 002. • Moradabad - Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. • Mumbai - Office number: 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400 001. • Muzaffarpur - 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842 001. • Mysore - L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. • Nadiad - 105 Gf City Point, Near Paras Cinema, Nadiad - 387 001. • Nagpur - Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010. • Nanded - Shop No. 4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded-431 602. • Nasik - S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • Navsari - 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. • Nellore - 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogathota, Nellore - 524 001. • New Delhi - 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi - 110 001. • Nizamabad - H No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad -503 001. • Noida - 307 Jaipuria Plaza; D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201 301. • Panipat - 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat - 132 103. • Panjim - City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panjim - 403 001. • Patiala - SCO 27 D, Chhoti Baradari, Patiala - 147 001. • Patna - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall; Exhibition Road, Patna - 800 001. • Pondicherry - First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. • Pune - Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F. C. Road, Pune - 411 004. • Raipur - Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. • Rajahmundry - Dr. No. 6-1-4, First Floor, Rangachary Street, TNagar, Rajahmundry-533 101. • Rajkot - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram, Rajkot - 360 001. • Ranchi - Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road Ranchi - 834 001. • Ratlam - 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam-457 001. • Rourkela - 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. • Salem - Door No: 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem-636 016. • Sambalpur - Quality Massion, 1st Floor, Above Bata Shop / Preeti Auto Combine, Nayapara, Sambalpur-768 001. • Shillong - Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793 001. • Shimla - Triveni Building, By Pas Chowk; Khallini, Shimla - 171 002. • Shimoga - Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577 201. • Silchar - 1st Floor, Chowchakra Complex, N. N. Dutta Road, Premtala, Silchar - 788 001. • Siliguri - Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734 001. • Solapur - Siddeshwar Securities, No. 6, Vaman Road, Vijaypur Road, Vaman Nagar, Solapur-413 004. • Srikakulam - 4-1-28/1. Venkateshwara Colony, Day & Night Junction, Srikakulam- 532 001. • Surat - G-6 Empire State Building, Near Parag House ,Udhna Darwaja, Ring Road, Surat-395 002. • Tirupathi - Plot No.16 (South Part), First Floor, R. C. Road, Tirupati - 517 502. • Trichur - 2nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction Trichur - 680 001. • Trichy - Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 620 017. • Trivandrum - 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010. • Tuticorin - 4 B, A34, A37, Mangalmal, Mani Nagar, Opp: Rajaji Park Palayamkottai Road, Tuticorin - 628003. • Udaipur - 201- 202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313 001. • Ujjain - 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain -456 010. • Valsad - Shop No 2, Phiroza Corner, Opp. Next Showroom; Tithal Road, Valsad - 396 001. • Vapi - Shop no-12, Shital Appartment, Opp K P Tower, Imran Nagar, Silvassa Road, Vapi - 396 195. • Varanasi - D-64/132, KA 1st Floor, Anant Complex, Siga, Varanasi - 221 010. • Vellore - No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632 001. • Vijayawada - 39-10-7 Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. • Visakhapatnam - 47-14-5/1 Eswar Paradise, Dwaraka Nagar; Main Road, Visakhapatnam - 530 016. • Warangal - 5-6-95, 1st Floor, Opp: B.Ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506 001.