

FUND FACT SHEET

September 2011



Pramerica

MUTUAL FUND



Prudential Financial, Inc. (PFI) the sponsor of Pramerica Mutual Fund, is present in over 30 countries across the world.

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What Ravan teaches in Ramayan

As he breathed his last, Ravan, the King of Lanka, gave Ram one very important lesson. Here is what he told Ram: "Bad things attract and excite us and we don't think twice before doing it. They seduce us in their own way. Things that are good for us repel us, fail to attract us. We find excuses not to do them for as long as possible. We procrastinate."

"I was impatient to abduct Sita and did not think of the consequences before acting. I just did the act, an act that I repent now. With my knowledge and the army of scientists at my disposal, I planned to turn the ocean water sweet, build a stairway straight to heaven, remove smoke from fire and add fragrance to gold. However, I procrastinated. I thought that I will do these later and kept on postponing the good deeds, and now I am on my death bed and have not done anything, but the abduction of Sita I executed with lightning fast speed."

And the same holds true for each one of us in life. Bad things we do immediately, but when it comes to good things we procrastinate.

Bad things are exciting in the beginning. Then slowly but surely they turn into an addiction and addictions rule us. Remember how excited you were when you had the first drag from a cigarette or your first alcoholic drink. When it turned into an addiction it was no longer exciting, but there was no way you could stop these habits! You did it out of habit and you did it again and again. Even if it's not a habit, bad things are difficult to resist, like tasty but oily & unhealthy samosas or melt-in-your-mouth rosogullas, dripping in sugar syrup, full of unwanted calories.

Good things are boring. Like physical exercises or healthy eating habits. We all find an excuse to push these good deeds to some other day. "I will start exercise from next Monday", everyone says; but that Monday never comes. On the only day you exercised, you felt good and decided that you will exercise every day. But you conveniently forgot about it when you got up the next morning. In contrast, every time you perform a bad deed, you regret it and promise not to do it again, till the next time!

Look at your investing habits - you get butterflies in your stomach when you get a tip from a friend. You rush to invest your hard earned money in that one stock, in the hope of turning a millionaire overnight. And then, what happens next is a story that no one would like to be repeated. However, when someone tells you to plan and invest in an SIP for your retirement you leave it to some other day, some other time.

Investing in futures & options, for those who are not too aware of how the equity markets work, is not a very good idea as they are very risky. Yet, everyday many people end up investing in these high risk options only because they think it is "exciting". And when they make losses, they blame everyone but themselves. These very people are aware that SIP in mutual funds is the best and cheapest way of participating in the equity markets; but they think that mutual funds are boring.

So, if you have not started a SIP, start right now. In the beginning you will feel some pain - markets will go down, your investments will be in the red - just like the muscular pain you feel when you first start exercising. Even if you exercise regularly, you will continue to face niggles - body ache, muscle pull, sprain, etc. - but does that mean you should stop exercising? Likewise, if the market goes down and your SIP is not giving returns temporarily, should you stop your SIP? Also, one question that people keep asking from the very day that they start a SIP - When should I stop my SIP? - is like asking when should you stop exercising. The obvious answer to all of these is 'ofcourse not!'

Continue your SIP till the end of time, because only over time the returns from equity markets and the power of compounding will work together and could give you enough wealth to last for generations, just like "Kuber ka Bhandar".

So, whenever you think of performing a good, do it at once, and whenever you wish to perform some bad action, let it wait for tomorrow. And think very carefully about the consequences of those bad actions before you commit them. This is a learning that we can all take from the King of Lanka, Ravan, who did not live to tell his tale.



Vijai Mantri
Managing Director & CEO

World markets were once again rocked this month by renewed concerns on fall-out of debt overload in Euro-zone, even as dust was settling down on volatility and uncertainty caused by rating downgrade of US last month. Specifically affected were the valuations of a few European banks which markets believed, have large exposure to debt of PIIGS countries. There were also concerns on the stability of rating of countries like France and Germany where the banking system has large exposure to PIIGS countries. There were indeed a few rating downgrades during the month of a few French banks and countries like Italy. While prospects of a slow-down in global economy could ease pressure on commodity prices and thereby moderate imported inflation, unforeseen consequences of a systemic failure could lead to a complete chaos. Locally, while WPI inflation for August was at a 12-month high of 9.78%, expectations were that inflation should start easing off by early next year. Simultaneously, IIP numbers for Jul were reported at a dismal 3.3% yoy, suggesting moderating growth. Given the delicate balance between inflation and growth and the attendant uncertainty, Fixed Income markets remained mostly sideways during the month with benchmark 10Y G-sec yields trading in a narrow range of 8.30-8.35% as compared to previous months closing of 8.32%. However, in death hours of trading for the month, bond yield spiked to 8.45% as the borrowing program for second half of the year was significantly higher than market expectation. Even though liquidity situation continued to gradually worsen during the month due to seasonal factors such as advance tax outflow, money market rates again remained largely range bound with 3 month bank CD rates in 9.00-9.25% range and 1 year Bank CDs in 9.45-9.65 band.



Mahendra Jajoo
Executive Director & CIO - Fixed Income

Liquidity

Liquidity gradually deteriorated during the month due to seasonal factors like advance tax outflows and quarter-end considerations with month-end LAF balance at (-) Rs 950 bn. With possibility of RBI having to intervene to moderate the high volatility in Fx markets due to sharp depreciation of INR and given current monetary policy stance of balanced liquidity, liquidity is likely to remain in negative in next month as well.

Crude Oil

Global crude oil prices corrected sharply this month by about 8% due to increasing uncertainty on global economic growth forecast. However, the big story of the month was a sharp depreciation in INR of another 6% versus USD during the month, resulting in a cumulative depreciation of about 11% in last two months. Oil companies increased the petrol prices by another Rs 3/ltr. While diesel and other fuel prices remained unchanged for now, it is going to show up later either by way of higher subsidy bill or lower allocation to plan expenditure.

Inflation

Inflation was reported at a new 12month high of 9.78% for Aug'11. Food inflation remained close to 10% and Primary Article inflation around 12%. There is renewed optimism now that given recent correction in global commodity prices, good monsoon and high base affect, inflation should start moderating by early next year. Once certainly hopes that this time around the expectations do come true and some respite is available on inflation front.

Market Outlook

The borrowing program for the second half of the year was set at ₹ 2.12 lakh crores, higher by ₹ 52,000 crores or 32% as compared to budget estimates of ₹ 1.67 lakh crores. The government expects the overall fiscal deficit to remain unchanged at 4.6% of GDP as the higher market borrowing is just a substitute for poor collections in small savings scheme. Nevertheless, market rates may inch higher with this increased supply.

With RBI's strong anti-inflationary policy stance and guidance for maintaining balanced liquidity, expectation is that RBI will continue to hike key policy rates further. Analysts expect that the current tightening cycle may end soon. Market movements in recent months reinforces our view of earlier months that short term rates may have already peaked in March'11 in current cycle and should remain range bound between the March highs and April lows. And that long term rates may have some more way to go before peaking, with larger than budgeted market borrowing program and with achievement of fiscal deficit target increasingly uncertain owing to possibility of higher subsidies and lower revenues.

With short term rates remaining high and long term rates having slight upward bias, short term funds have been the flavor of the previous quarter and are likely to continue to remain so well into the next quarter.

Economy:

The month of September '11 saw economic data which reflected the impact of rising rates and weaker business sentiment on industrial growth- the IIP number came in at 3.3% for July 2011 & core infra output stood at 3.5% for the month of August 2011. Inflation however remained at elevated levels despite eleven rate hikes by the Reserve Bank of India (RBI) since the beginning of 2010 with the reading coming in at 9.78% for August v/s 9.22% in July 2011. Within inflation components, while food items could moderate given the base effect and a decent monsoon the non-food manufacturing inflation is an area of concern, and is an outcome of elevated commodity prices.

The RBI has thus far maintained that controlling inflation remains its top priority; with increasing data-points suggesting a slowdown in industrial activity & in the backdrop of global turbulence and the expected weakening in commodity prices, we believe that Indian markets are possibly closer to the peak of the rate cycle.

Of equal importance will be the expected corporate results for Q2FY11 in October 2011; consensus expectations are of close to 13-15% growth in corporate earnings for FY12. The sharp depreciation in the INR - a 7% move in September 2011 for the INR/\$ to 48.9 could see benefits for exporters while importers of raw materials, companies exposed to un-hedged foreign debt could see some negative impact.



Ravi Gopalakrishnan
Executive Director & CIO - Equity

Global issues engage focus:

Global issues- the prospect of a double- dip in the USA, possibility of a sovereign default in the Euro-area and its implications for the regions banking system continued to engage the markets' attention. The German parliament's vote to expand and reform the euro-zone's bailout fund helped assuage sentiment to an extent.

The longer-term solutions will likely centre around sustainable and meaningful cuts in public deficits of the affected economies while maintaining the financial stability of regions/institutions. In our opinion the current situation could entail a period of weak economic growth for the developed economies, given the multiple headwinds. The implication of this could be weaker demand for commodities - an encouraging scenario for EM's like India which has been saddled with imported inflation.

Stock markets traded in a range, Rupee weakens:

Indian markets took cues from the global markets and traded in a range during the month of September 2011. For the month, Nifty lost around 1.2% faring better than the US and UK markets which lost more than 2% and the Hang Seng which corrected more than 4%.

Sectors that outperformed the Nifty during the month include IT (a 7% weakening in the INR to help), Consumer Discretionary, Consumer Staples and Energy. Sectors that under-performed the benchmarks were materials, financials, and utilities.

Foreign Institutional investors were net sellers in the month September '11 to the tune of US\$42.3mn, whereas domestic institutions pulled out \$150mn in the month on a net-basis.

The Indian Rupee depreciated 7% against the US\$ during the month on the back of FII outflow from the equity markets and, also given the increase in India's short-term debt which has risen 25% YoY as corporate India increased foreign borrowings. The need to repay/roll over these borrowings has likely increased demand for dollars given the rising apprehensions of the financial sector's stability in these regions.

Market outlook:

We maintain that economic growth and inflation in India are set to moderate over the succeeding months. Further, the recent increase in Govt's borrowing plan by 12.5% suggests risks to fiscal deficit target of 4.6% for FY12 in addition to pushing up interest rates and crowding out private investments.

In our opinion, the trigger for the investment cycle to pick up lies in greater policy initiatives (land acquisition de-bottlenecking, environment clearances) and, evidence of a more benign outlook on rates.

We believe growth is likely to become a focus area for the government, given the global situation and increasing domestic data-points which signal a moderation in industrial activity. Equally we expect inflation to soften as a cost push from commodity prices comes off & slowing domestic growth curtails pricing power.

We expect the markets in the near term to be driven by global and domestic cues. In the event of a more benign stance on interest rates and confidence on economic growth; rate sensitives, such as banking and finance, infrastructure/construction, capital goods sectors are likely to outperform the broader markets.

Expectations of an improving macro (lower commodity prices, subsidies, and inflation), a good monsoon & resilient domestic demand are likely to lay the base for acceleration in earnings growth over the medium term. Reasonable valuations of around 14x, underpin our constructive outlook for Indian equities over the medium term, even as the near term could see greater volatility given a mix of domestic and global factors.

Investment Objective

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns

Date of initial allotment

August 27, 2010

Fund Manager & his experience

Mahendra Jajoo

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment (daily, weekly, fortnightly, monthly)

Dividend Payout (fortnightly, monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index

CRISIL Liquid Fund Index

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	1091.5120
Daily Dividend	1000.0950
Weekly Dividend	1000.7843
Fortnightly Dividend	1001.0334
Monthly Dividend	1001.0356

Maturity Profile

Below or Equal to 91 days 100%

Maturity & Yield

Yield to Maturity 9.30%

Average Maturity 65 days

Modified Duration

59 days

Minimum Investment Amount

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

Minimum Additional Purchase Amount

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

Load Structure

Entry Load: Not Applicable

Exit Load: Nil

CRISIL Rating³

AAAF

Quarterly Average AUM (Jul-Sep)

₹ 538.65 crores

Portfolio	Ratings	% of Net Assets
CERTIFICATE OF DEPOSITS		62.58
Allahabad Bank	P1+	16.49
Bank of Maharashtra	P1+	8.24
Vijaya Bank	PR1+	5.95
Canara Bank	P1+	5.91
State Bank of Bikaner and Jaipur	P1+	5.88
UCO Bank	P1+	4.75
Axis Bank Ltd.	A1+	3.55
Oriental Bank of Commerce	P1+	3.55
Central Bank of India	PR1+	3.54
Punjab and Sind Bank	A1+	3.53
Vijaya Bank	PR1+	1.19
COMMERCIAL PAPER		36.63
Future Capital Holdings Limited.	A1+/PR1+	5.92
Muthoot Fincorp Limited	A1+	5.90
SICOM LIMITED	PR1+	3.59
SREI Infrastructure Finance Ltd.	A1+	3.53
Trapti Trading and Investment Pvt. Ltd.	A1+	3.53
Kesoram Industries Ltd.	A1+	3.52
Shoppers Stop Ltd.	A1+	2.35
Muthoot Finance Ltd.	A1+	2.33
Manappuram General Finance And Leasing Ltd.	P1+	1.20
Usha Martin Ltd	PR1+	1.20
Indian Oil Corporation Ltd.	P1+	1.19
Tata Capital Ltd	A1+	1.19
Raymond Ltd.	PR1+	1.18
Net Current Assets		0.60
Cash & Cash Equivalents		0.19
TOTAL		100.00

Dividend Distribution History

Record Date	Rate (₹/Unit)	Cum-Dividend NAV	Ex-Dividend NAV ²
Fortnightly Dividend Payout Option			
11-Jul-11	2.621328	1003.3589	1000.0288
26-Jul-11	2.802118	1003.6265	1000.0668
11-Aug-11	3.009555	1003.8632	1000.0399
26-Aug-11	2.856549	1003.6607	1000.0318
11-Sep-11	3.026632	1003.8715	1000.0265
26-Sep-11	2.903360	1003.7042	1000.0159
Monthly Dividend Payout Option			
26-Jul-11	5.435371	1006.9719	1000.0670
26-Aug-11	5.881863	1007.5041	1000.0319
26-Sep-11	5.940687	1007.5628	1000.0159

Please note that after the payment of dividend, the NAV falls to the extent of dividend paid, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

² NAV on the 1st transaction day after Record Date.

Performance as on September 30, 2011

Period	Pramerica Liquid Fund - Growth Option	CRISIL Liquid Fund Index
1 Year	8.5013%	7.7699%

The performance shown above is in respect of the Growth Option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Performance of the dividend option for the investor would be net of the dividend distribution tax and statutory levy, as applicable.

³ CRISIL Disclaimer: The assigned rating AAAF is valid only for "Pramerica Liquid Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

Investment Objective

The objective of the scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns

Date of initial allotment

September 24, 2010

Fund Manager & his experience

Mahendra Jajoo

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment (daily, weekly, fortnightly, monthly)

Dividend Payout (fortnightly, monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index

CRISIL Liquid Fund Index

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	1090.6704
Daily Dividend	1000.5993
Weekly Dividend	1000.8903
Fortnightly Dividend	1000.9199
Monthly Dividend	1000.9613

Maturity Profile

Below or Equal to 91 days	90.83%
Above 91 days	9.17%

Maturity & Yield

Yield to Maturity	8.93%
Average Maturity	72 days

Modified Duration

64 days

Minimum Investment Amount

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

Minimum Additional Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load: Nil

CRISIL Rating³

AAAF

Quarterly Average AUM (Jul-Sep'11)

₹ 432.15 crores

Portfolio	Ratings	% of Net Assets
CERTIFICATE OF DEPOSITS		62.40
Punjab National Bank	PR1+	12.42
Andhra Bank	PR1+	11.50
UCO Bank	P1+	8.85
Jammu & Kashmir Bank	P1+	6.31
Vijaya Bank	PR1+	5.09
Bank of Maharashtra	P1+	3.76
Axis Bank Ltd.	A1+	2.62
IndusInd Bank Ltd.	P1+	2.56
Central Bank of India	PR1+	2.52
Oriental Bank of Commerce	P1+	2.52
Punjab and Sind Bank	A1+	2.51
ING Vyasa Bank	P1+	1.26
Indian Overseas Bank	P1+	0.48
COMMERCIAL PAPER		35.22
HDFC Ltd.	P1+	7.63
Manappuram General Finance And Leasing Ltd.	P1+	3.83
Future Capital Holdings Ltd.	A1+	3.74
Indian Oil Corporation Ltd.	P1+	2.54
SREI Infrastructure Finance Ltd.	A1+	2.51
Trapti Trading and Investment Pvt. Ltd.	A1+	2.51
Kesoram Industries Ltd.	A1+	2.50
Muthoot Fincorp Ltd.	A1+	2.49
Muthoot Finance Ltd.	A1+	2.49
Sicom Ltd.	PR1+	1.28
Bajaj Auto Finance Ltd.	P1+	1.26
Gruh Finance Ltd.	P1+	1.25
Cox and Kings Ltd.	A1+	1.19
CORPORATE BOND		1.25
Sundaram Finance Ltd	AA+	1.25
Net Current Assets		0.52
Cash & Cash Equivalents		0.61
TOTAL		100.00

Dividend Distribution History			
Record Date	Rate (₹/Unit)	Cum-Dividend NAV	Ex-Dividend NAV ²
Fortnightly Dividend Payout Option			
12-Jul-11	3.407482	1003.9296	1000.0599
26-Jul-11	3.080641	1003.5883	1000.0912
11-Aug-11	3.432555	1004.1110	1000.2100
26-Aug-11	3.301370	1003.9146	1000.1738
13-Sep-11	3.928134	1004.6142	1000.1550
27-Sep-11	3.121226	1003.6412	1000.0980
Monthly Dividend Payout Option			
26-Jul-11	6.484054	1007.4354	1000.0747
26-Aug-11	6.765038	1007.8091	1000.1365
27-Sep-11	6.993417	1008.0783	1000.1394

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

² NAV on the 1st transaction day after Record Date.

Performance as on September 30, 2011		
Period	Pramerica Ultra Short Term Bond Fund - Growth Option	CRISIL Liquid Fund Index
1 Year	8.9190%	7.7699%

The performance shown above is in respect of the Growth Option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Performance of the dividend option for the investor would be net of the dividend distribution tax and statutory levy, as applicable.

³ CRISIL Disclaimer: The assigned rating AAAF is valid only for "Pramerica Ultra Short Term Bond Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

Investment Objective

The objective of the scheme is to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns

Date of initial allotment

February 4, 2011

Fund Manager & his experience

Mahendra Jajoo

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment (weekly, fortnightly, monthly, quarterly)

Dividend Payout (monthly, quarterly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Monthly

Benchmark Index

CRISIL Short Term Bond Fund Index

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	1070.3115
Weekly Dividend	1003.9550
Fortnightly Dividend	1003.6057
Monthly Dividend	1003.2924
Quarterly Dividend	1004.0117

Maturity Profile

Below or Equal to 91 days	51.69%
Above 91 days	48.31%

Maturity & Yield

Yield to Maturity	9.68%
Average Maturity	177 days

Modified Duration

154 days

Minimum Investment Amount

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

Minimum Additional Purchase Amount

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

Load Structure

Entry Load: Not Applicable

Exit Load:

- for redemptions/switch-outs on or before 6 months from the date of allotment - 0.50%
- for redemptions/switch-outs after 6 months from the date of allotment - NIL

CRISIL Rating³

AAAmfs

Quarterly Average AUM (Jul-Sep'11)

₹ 163.47 crores

Portfolio	Ratings	% of Net Assets
CERTIFICATE OF DEPOSITS		38.43
UCO Bank	P1+	7.74
Indian Overseas Bank	A1+	7.52
Allahabad Bank	P1+	5.14
Central Bank of India	PR1+	5.13
IDBI Bank Ltd.	A1+	4.41
Tamilnad Mercantile Bank Limited	P1+	2.77
Vijaya Bank	PR1+	2.59
South Indian Bank	PR1+	2.39
Dhanlaxmi Bank Ltd.	PR1+	0.74
COMMERCIAL PAPER		38.29
Muthoot Finance Limited	P1+/A1+	7.79
Gruh Finance Limited	P1+	5.13
Future Capital Holdings Limited.	A1+	5.12
Muthoot Fincorp Limited	A1+/P1+	5.02
Religare Finvest	A1+	5.00
JM Financial Products Ltd	P1+	2.61
Indian Oil Corporation Ltd.	P1+	2.60
Mahindra & Mahindra Financial Services Ltd	P1+	2.60
Cox and Kings Limited	A1+	2.42
CORPORATE BOND		20.60
RHC Holding Private Ltd.	PR1+	7.87
India Infoline Investment Services Ltd.	CARE AA-	5.27
Manappuram Finance Ltd	CARE AA-	4.78
HDFC Ltd.	AAA	2.68
Net Current Assets		1.63
Cash and Cash Equivalents		1.05
TOTAL		100.00

Dividend Distribution History

Record Date	Rate (₹/Unit)	Cum-Dividend NAV	Ex-Dividend NAV ²
Fortnightly Dividend Option			
12-Jul-11	3.179372	1004.8874	1001.2715
26-Jul-11	3.525471	1005.4558	1001.4537
11-Aug-11	3.676011	1006.0275	1001.8354
26-Aug-11	3.266349	1005.9223	1002.2143
13-Sep-11	2.919083	1006.5039	1003.1902
27-Sep-11	3.400013	1006.5106	1002.6509
Monthly Dividend Payout Option			
26-Jul-11	6.646238	1009.1838	1001.6391
26-Aug-11	6.631838	1010.2992	1002.7708
27-Sep-11	7.098270	1010.3959	1002.3380
Quarterly Dividend Payout Option			
27-Sep-11	8.117064	1012.2710	1003.0566

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

² NAV on the 1st transaction day after Record Date.

³ CRISIL Disclaimer: The assigned rating AAAmfs is valid only for "Pramerica Short Term Income Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

Investment Objective

The objective of the scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.

Date of initial allotment

June 3, 2011

Fund Manager & his experience

Mahendra Jajoo

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment (daily, weekly, fortnightly, monthly)

Dividend Payout (fortnightly, monthly)

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Daily

Benchmark Index

CRISIL Short Term Bond Fund Index

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	1030.7836
Daily Dividend	1001.5161
Weekly Dividend	1001.9229
Fortnightly Dividend	1001.9015
Monthly Dividend	1002.0087

Maturity Profile

Below or Equal to 91 days	8.02%
Above 91 days	91.98%

Maturity & Yield

Yield to Maturity	9.58%
Average Maturity	398 days

Modified Duration

338 days

Minimum Investment Amount

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

Minimum Additional Purchase Amount

₹ 1000/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load:

- If the Units are Redeemed / Switched-out on or before 365 days of allotment- 1%
- If the Units are Redeemed / Switched-out after 365 days of allotment -- NIL

CRISIL Rating³

AAAmfs

Quarterly Average AUM (Jul-Sep'11)

₹ 51.02 crores

Portfolio	Ratings	% of Net Assets
CERTIFICATE OF DEPOSITS		77.66
Dhanlaxmi Bank Ltd.	PR1+	10.29
IDBI Bank Ltd.	A1+	7.30
ICICI Bank Ltd.	PR1+	6.08
Oriental Bank of Commerce	P1+	6.07
State Bank of Hyderabad	A1+	6.07
Canara Bank	P1+	6.06
Punjab and Sind Bank	A1+	6.06
HDFC Bank Ltd.	P1+	6.01
State Bank of Patiala	P1+	5.96
Punjab National Bank	PR1+	5.93
Indian Bank	F1+(ind)	5.92
South Indian Bank	PR1+	5.91
COMMERCIAL PAPER		6.04
Fullerton India Credit Company Ltd.	A1+	6.04
CORPORATE BOND		12.81
LIC Housing Finance Ltd.	AAA	6.48
Sundaram Finance Ltd	AA+	6.33
Net Current Assets		-4.92
Cash and Cash Equivalents		8.41
TOTAL		100.00

Dividend Distribution History

Record Date	Rate (₹/Unit)	Cum-Dividend NAV	Ex-Dividend NAV ²
Fortnightly Dividend Payout Option			
26-Jul-11	0.732038	1000.8310	1000.0000
11-Aug-11	3.694210	1004.7285	1000.5346
26-Aug-11	3.128962	1003.7876	1000.5954
13-Sep-11	3.878816	1004.7038	1000.3002
27-Sep-11	2.398890	1002.7281	1000.0049
Monthly Dividend Payout Option			
26-Jul-11	6.282565	1007.1432	1000.0114
26-Aug-11	6.841077	1008.0283	1000.6241
27-Sep-11	6.240487	1007.1737	1000.0896

Please note that after the payment of dividend, the NAV falls to the extent of dividend, distribution tax and cess wherever applicable. Past performance may or may not be sustained in future.

² NAV on the 1st transaction day after Record Date.

³ CRISIL Disclaimer: The assigned rating AAAMfs is valid only for "Pramerica Treasury Advantage Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

Investment Objective

The objective of the Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments. Monthly Income is not assured & is subject to availability of distributable surplus. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

Date of initial allotment

April 5, 2011

Fund Manager & his experience

Ravi Gopalakrishnan

Over 20 years of experience in financial services and capital markets &

Mahendra Jajoo

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment Facility at monthly frequency

Dividend Payout Facility at monthly frequency

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Default Dividend Frequency: Monthly

Benchmark Index

Crisil MIP Blended Index

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	10.1319
Monthly Dividend	10.0413

Maturity Profile

Below or Equal to 91 days	47.74%
Above 91 days	33.69%

Maturity & Yield

Yield to Maturity	9.49%
Average Maturity	153 days

Modified Duration

134 days

Minimum Investment Amount

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

Minimum Additional Purchase Amount

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

Load Structure

Entry Load: Not Applicable

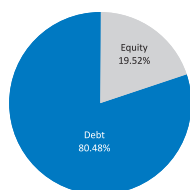
Exit Load:

- If Units are Redeemed / Switched-out within 365 days of allotment @ 1%
- If Units are Redeemed / Switched-out after 365 days of allotment- NIL

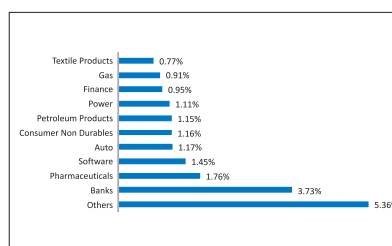
Quarterly Average AUM (Jul-Sep'11)

₹ 138.06 crores

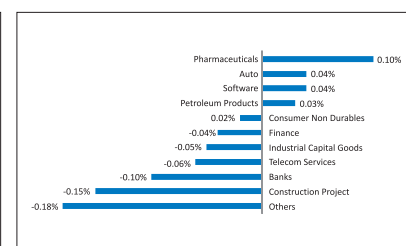
Instrument	Industry/Rating	% of NAV
DEBT		80.48
CERTIFICATE OF DEPOSITS		27.19
Allahabad Bank	P1+	10.55
Indian Overseas Bank	A1+	6.86
Central Bank	PR1+	6.32
Indian Overseas Bank	P1+	2.01
ICICI Bank	A1+	1.45
COMMERCIAL PAPER		40.87
Muthoot Finance Ltd.	P1+	10.76
Gruh Finance Ltd.	P1+	7.03
Future Capital	A1+	7.00
Religare Finvest	A1+	6.84
JM Financial Products	P1+	3.57
Cox and Kings	A1+	3.31
Muthoot Fincorp	P1+	2.36
CORPORATE BOND		10.86
HDFC Ltd.	AAA	3.67
India Infoline Investment Services Ltd.	LAA-	3.60
RHC Holding Private Ltd.	PR1+	3.59
Net Current Assets		-0.95
Cash and Cash equivalents		2.51
EQUITY		19.52
I T C Ltd.	Consumer Non Durables	1.16
Reliance Industries Ltd.	Petroleum Products	1.15
HDFC Bank Ltd.	Banks	1.00
Housing Development Finance Corporation Ltd.	Finance	0.95
Infosys Technologies Ltd.	Software	0.81
Bharti Airtel Ltd.	Telecom - Services	0.77
Grasim Industries Ltd	Textile Products	0.77
ACC Ltd.	Cement	0.76
Larsen & Toubro Ltd.	Construction Project	0.76
ICICI Bank Ltd.	Banks	0.75
Axis Bank Ltd.	Banks	0.73
State Bank of India	Banks	0.73
Tata Consultancy Services Ltd.	Software	0.64
Bharat Heavy Electricals Ltd.	Industrial Capital Goods	0.60
Petronet LNG Ltd.	Gas	0.58
Power Grid Corporation of India Ltd.	Power	0.58
Mahindra & Mahindra Ltd.	Auto	0.56
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	0.55
NTPC Ltd.	Power	0.53
Punjab National Bank	Banks	0.52
Coal India Ltd	Minerals/Mining	0.50
Bajaj Auto Ltd.	Auto	0.42
Bharat Forge Ltd.	Industrial Products	0.38
Cipla Ltd.	Pharmaceuticals	0.35
Dish TV Limited	Media & Entertainment	0.34
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	0.34
Hindalco Industries Ltd.	Non - Ferrous Metals	0.34
Tata Steel Ltd.	Ferrous Metals	0.34
Cadila Healthcare Ltd.	Pharmaceuticals	0.33
GAIL (India) Ltd.	Gas	0.33
Zee Entertainment Enterprises Ltd.	Media & Entertainment	0.33
Oil & Natural Gas Corporation Ltd.	Oil	0.24
Glenmark Pharmaceuticals Ltd.	Pharmaceuticals	0.19
Tata Motors Ltd.	Auto	0.19
TOTAL		100.00



Asset Allocation



Sector Allocation in Equity



Month on Month Change

Dividend Distribution History			
Record Date	Rate (₹/Unit)	Cum-Dividend NAV	Ex-Dividend NAV ²
Monthly Dividend Payout Option			
29-Jul-11	0.059021	10.2185	10.1515
30-Aug-11	0.014711	10.0679	10.0512
3-Oct-11	0.022023	10.0146	9.98960

² NAV on the 1st transaction day after Record Date.

Investment Objective

The objective of the scheme is to achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns

Date of initial allotment

December 6, 2010

Fund Manager & his experience

Ravi Gopalakrishnan (For Equity portfolio)

Over 20 years of experience in financial services and capital markets &

Mahendra Jajoo (For Fixed Income Portfolio)

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment

Dividend Payout

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index

S&P CNX Nifty

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	8.1900
Dividend	8.1900

Ratios

Since the scheme has been launched on December 2010 and the performance history is available only for a very short period, Standard Deviation, R-Squared, Beta, Sharpe Ratio, and Portfolio Turnover have not been computed for this month.

Minimum Investment Amount

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

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

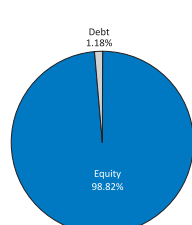
Exit Load:

- If the Units are Redeemed / Switched-out on or before 365 days of allotment, (i.e., on or before 365 days) - @ 1%
- If the Units are Redeemed / Switched-out after 365 days - NIL

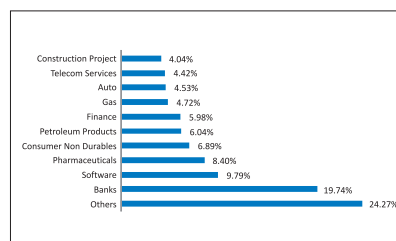
Quarterly Average AUM (Jul-Sep'11)

₹ 36.10 crores

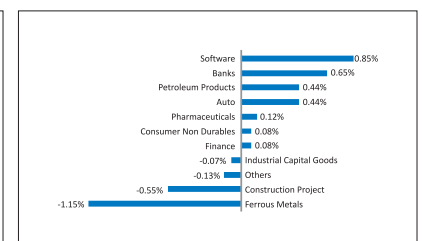
Portfolio	Industry/Rating	% of Net Assets
EQUITY		98.82
ICICI Bank Ltd.	Banks	7.62
Infosys Technologies Ltd.	Software	6.25
Reliance Industries Ltd.	Petroleum Products	6.04
HDFC Bank Ltd.	Banks	5.99
Housing Development Finance Corporation Ltd.	Finance	4.55
I T C Ltd.	Consumer Non Durables	4.45
Bharti Airtel Ltd.	Telecom - Services	4.42
Larsen & Toubro Ltd.	Construction Project	4.04
Tata Consultancy Services Ltd.	Software	3.54
State Bank of India	Banks	3.32
Mahindra & Mahindra Ltd.	Auto	2.70
GAIL (India) Ltd.	Gas	2.42
Coal India Ltd	Minerals/Mining	2.30
Petronet LNG Ltd.	Gas	2.30
Rallis India Limited	Pesticides	2.29
Bharat Heavy Electricals Ltd.	Industrial Capital Goods	2.23
Zee Entertainment Enterprises Ltd.	Media & Entertainment	2.00
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.94
Axis Bank Ltd.	Banks	1.88
Tata Steel Ltd.	Ferrous Metals	1.87
ACC Ltd.	Cement	1.60
Grasim Industries Ltd	Textile Products	1.60
Cadila Healthcare Ltd.	Pharmaceuticals	1.45
Dish TV Limited	Media & Entertainment	1.45
NTPC Ltd.	Power	1.43
Hindalco Industries Ltd.	Non - Ferrous Metals	1.40
Lupin Ltd.	Pharmaceuticals	1.36
Oil & Natural Gas Corporation Ltd.	Oil	1.35
Tata Motors Ltd.	Auto	1.17
CESC Ltd.	Power	1.13
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	1.08
Glaxosmithkline Pharmaceuticals Ltd.	Pharmaceuticals	1.02
Cipla Ltd.	Pharmaceuticals	1.01
Bharat Forge Ltd.	Industrial Products	0.98
Radico Khaitan Limited	Consumer Non Durables	0.95
Punjab National Bank	Banks	0.93
Coromandel International Ltd	Fertilisers	0.89
Jubilant Foodworks Limited	Consumer Non Durables	0.85
IL&FS Transportation Networks Ltd	Transportation	0.82
Infrastructure Development Finance Co. Ltd.	Finance	0.77
Others		3.43
DEBT		1.18
CORPORATE BOND		0.03
Dr. Reddys Laboratories Ltd.	LAA+	0.03
Net Current Assets		-0.63
Cash and Cash equivalents		1.78
TOTAL		100.00



Asset Allocation



Sector Allocation in Equity



Month on Month Change

Investment Objective

The objective of the scheme is to achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt & money market instruments. However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns

Date of initial allotment

December 6, 2010

Fund Manager & his experience

Ravi Gopalakrishnan

Over 20 years of experience in financial services and capital markets &

Mahendra Jajoo

Over 20 years of experience in financial services and capital markets

Options

Growth & Dividend

Facilities (Under Dividend Option)

Dividend Reinvestment

Dividend Payout

Dividend Transfer Plan

Default Option

Default Option: Growth

Default Dividend Facility: Dividend Reinvestment

Benchmark Index¹

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

NAV as on 30th Sep 2011

Option	NAV (in ₹)
Growth	8.8600
Dividend	8.8600

Ratios

Since the scheme has been launched on December 2010 and the performance history is available only for a very short period, Standard Deviation, R-Squared, Beta, Sharpe Ratio, and Portfolio Turnover have not been computed for this month.

Maturity Profile

Below or equal to 91 days	13.35%
Above 91 days	16.23%

Maturity & Yield

Yield to Maturity	9.71%
Average Maturity	386 days

Modified Duration

318 days

Minimum Investment Amount

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

Minimum Additional Purchase Amount

₹ 500/- and in multiples of ₹ 1 thereafter

Load Structure

Entry Load: Not Applicable

Exit Load:

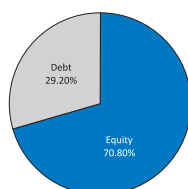
- If the Units are Redeemed / Switched-out on or before 365 days of allotment - @ 1%
- If the Units are Redeemed / Switched-out after 365 days - NIL

¹ "CRISIL Hybrid ("Indices") are computed, compiled and prepared by CRISIL using equity indices, which is one of its components licensed by India Index Services & Products Limited ("IISL") and Standard and Poor's Financial Services LLC ("S&P") to CRISIL. CRISIL Indices are the sole property of CRISIL. CRISIL Indices shall not be copied, transmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of the Indices, based on the data obtained from sources, which it considers reliable. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Indices and is not responsible for any errors or for the results obtained from the use of the Indices. CRISIL especially states that CRISIL / IISL / S&P has no financial liability whatsoever to the users of CRISIL Indices"

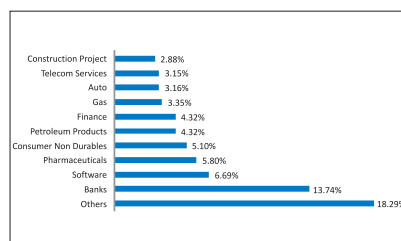
Quarterly Average AUM (Jul-Sep'11)

₹ 115.10 crores

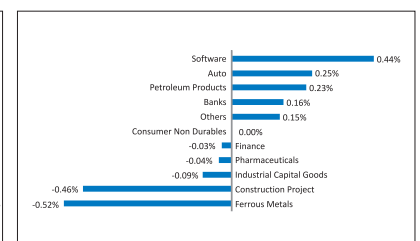
Instrument	Industry / Ratings	% of NAV
EQUITY		70.80
ICICI Bank Ltd.	Banks	5.09
HDFC Bank Ltd.	Banks	4.35
Reliance Industries Ltd.	Petroleum Products	4.32
Infosys Technologies Ltd.	Software	4.21
Housing Development Finance Corporation Ltd.	Finance	3.30
I T C Ltd.	Consumer Non Durables	3.21
Bharti Airtel Ltd.	Telecom - Services	3.15
Larsen & Toubro Ltd.	Construction Project	2.88
Tata Consultancy Services Ltd.	Software	2.48
State Bank of India	Banks	2.35
Mahindra & Mahindra Ltd.	Auto	1.95
GAIL (India) Ltd.	Gas	1.75
Rallis India Limited	Pesticides	1.71
Coal India Ltd	Minerals/Mining	1.62
Bharat Heavy Electricals Ltd.	Industrial Capital Goods	1.60
Petronet LNG Ltd.	Gas	1.60
Zee Entertainment Enterprises Ltd.	Media & Entertainment	1.43
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1.39
Axis Bank Ltd.	Banks	1.32
Tata Steel Ltd.	Ferrous Metals	1.31
ACC Ltd.	Cement	1.12
Grasim Industries Ltd	Textile Products	1.12
Dish TV Limited	Media & Entertainment	1.06
Hindalco Industries Ltd.	Non - Ferrous Metals	1.06
Cadila Healthcare Ltd.	Pharmaceuticals	1.02
NTPC Ltd.	Power	0.97
Oil & Natural Gas Corporation Ltd.	Oil	0.96
Lupin Ltd.	Pharmaceuticals	0.94
Tata Motors Ltd.	Auto	0.79
CESC Ltd.	Power	0.78
Agro Tech Foods Limited	Consumer Non Durables	0.75
Power Grid Corporation of India Ltd.	Power	0.72
Glaxosmithkline Pharmaceuticals Ltd.	Pharmaceuticals	0.71
Cipla Ltd.	Pharmaceuticals	0.70
Dr. Reddys Laboratories Ltd.	Pharmaceuticals	0.69
Bharat Forge Ltd.	Industrial Products	0.68
Coromandel International Ltd	Fertilisers	0.63
Punjab National Bank	Banks	0.63
Radico Khaitan Limited	Consumer Non Durables	0.58
Jubilant Foodworks Limited	Consumer Non Durables	0.56
Infrastructure Development Finance Co. Ltd.	Finance	0.55
Others		2.76
DEBT		29.20
CERTIFICATE OF DEPOSITS		14.25
Central Bank	PR1+	5.33
Allahabad Bank	P1+	4.46
UCO Bank	P1+	4.46
COMMERCIAL PAPER		1.28
Muthoot Fincorp	P1+	1.28
CORPORATE BOND		13.67
India Infoline	LAA-	4.56
RHC Holding	PR1+	4.55
NABARD	AAA	4.54
Dr. Reddys Laboratories Ltd.	LAA+	0.02
Net Current Assets		-0.82
Cash and Cash equivalents		0.82
TOTAL		100.00



Asset Allocation



Sector Allocation in Equity



Month on Month Change

Pramerica Credit Opportunities Fund

(An Open Ended Debt Scheme)

A fund with triple benefits, managed by professionals

- ❖ Targeting High Accrual Securities
- ❖ Active Portfolio Management
- ❖ Opportunistic Play



Pramerica

MUTUAL FUND

NFO Opens on : October 7, 2011 • NFO Closes on : October 21, 2011

Toll Free: 18002662667 | customercare@pramericamf.com | www.pramericamf.com

Important Disclosures

Name of the Scheme: Pramerica Credit Opportunities Fund. **Scheme Classification:** An open ended debt scheme. **Investment Objective:** The investment 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:** Money market instruments & Debt securities : 0% to 100% **Benchmark:** CRISIL Composite Bond Fund Index **Terms of issue and sale and redemption of units:** Issue of units of Rs. 1000 each for cash during the New Fund Offer and at NAV based prices thereafter. The scheme offers sale and redemption facility on all business days during the ongoing offer. NAV of the Scheme will be calculated and disclosed at the close of every Business Day. **Load Structure:** Entry Load: Not Applicable. Exit Load: @2%, if the Units are Redeemed / Switched-out within 365 days of allotment; and NIL - If the Units are Redeemed / Switched-out after 365 days of allotment. **Recurring Expenses:** Recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average weekly net assets @ 2.25% for the first 100 crore; @ 2.00% next Rs. 300 crore; @1.75% on the next Rs. 300 Crores; and @ 1.50% on the balance. **NFO expenses:** To be fully borne by AMC/ Sponsor. Copy of SID/SAI and Key Information Memorandum (KIM) can be obtained from any of our Investor Services Centers as well as from our website: www.pramericamf.com

Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the objective of the Scheme will be achieved. As with any investment in securities, the NAV of the units under the scheme may go up or down depending upon the factors and forces affecting the securities markets. Pramerica Credit Opportunity Fund is only the name of the scheme and does not in any manner indicate either the quality of the Scheme, its future prospects and returns.

Performance of the Sponsor has no bearing on the expected performance of the mutual fund or any of its schemes. Past performance of the Sponsor and their Affiliates/AMC/Mutual Fund & its Scheme(s) does not indicate the future performance of the Scheme and may not necessarily provide a basis of comparison with other investments. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the Scheme may go up or down. Investors are not being offered any guaranteed / assured returns under any scheme of Pramerica Mutual Fund. **FOR SCHEME-SPECIFIC RISK FACTORS & TAX IMPLICATIONS, PLEASE REFER TO THE SCHEME INFORMATION DOCUMENT.**

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Statutory Details: Pramerica Mutual Fund is set up as a Trust under the Indian Trusts Act, 1882 and registered with SEBI. **Sponsor:** Prudential Financial, Inc. (PFI) of the United States of America (liability restricted to initial contribution of Rs. 1 Lac towards the corpus of the Mutual Fund). [Pramerica is the brand name used by PFI and its affiliates in select countries outside the United States. Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom] **Trustee:** Pramerica Trustees Private Limited. **Investment Manager:** Pramerica Asset Managers Private Limited.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. PLEASE READ ALL SCHEME RELATED DOCUMENTS CAREFULLY BEFORE INVESTING