

# Key Information Memorandum cum Application Form

## PRAMERICA SHORT TERM FLOATING RATE FUND (An Open Ended Income Scheme)



Pramerica

MUTUAL FUND

Offer for Units of ₹1000 Per Unit for cash during the New fund Offer Period and at NAV based prices upon re-opening for Sale & Repurchase during Ongoing Offer

**New Fund Offer Opens on : 7<sup>th</sup> February, 2012**

**New Fund Offer Closes on : 9<sup>th</sup> February, 2012**

**Scheme re-opens for continuous : 13<sup>th</sup> February, 2012**  
**Sale and Repurchase on**

Name of Mutual Fund	PRAMERICA MUTUAL FUND
Name of Asset Management Company	Pramerica Asset Managers Private Limited
Name of Trustee Company	Pramerica Trustees Private Limited
Address of the entities	Nirlon House, 2nd floor, Dr. Annie Besant Road, Worli, Mumbai - 400030
Website	<a href="http://www.pramericamf.com">www.pramericamf.com</a>

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 (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.pramericamf.com](http://www.pramericamf.com).

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated January 24, 2012



# New Fund Offer Application Form

## PRAMERICA SHORT TERM FLOATING RATE FUND

(An Open Ended Income Scheme)

NFO Opens on February 07, 2012 • NFO Closes on February 09, 2012



Pramerica

MUTUAL FUND

Please read the Scheme Information Document (SID) / Key Information Memorandum of the scheme and instructions carefully.

Application No. \_\_\_\_\_

1. DISTRIBUTOR INFORMATION (Refer Instruction No. 1)		FOR OFFICE USE ONLY		
Distributor Code	Sub Broker Code	Branch Serial Code	Registrar Serial No.	Date/Time of Receipt
ARN -				

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)

I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS OR  I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

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 8 & 10 only)

5. APPLICANTS INFORMATION (Refer Instruction No. 4B)

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

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

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

D	D	M	M	Y	Y	Y	Y
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Name of 3<sup>rd</sup> Applicant  Mr.  Ms.  M/s. (Please ✓) Date of Birth 

D	D	M	M	Y	Y	Y	Y
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Name of Guardian/Contact Person  Mr.  Ms.  M/s. Relationship with Minor \_\_\_\_\_  (Please ✓) Proof of Relationship (Mandatory in case of Minor Applicant) (Refer Instruction No. 4D)

	PAN*	KYC Status <sup>^</sup>	Other Proof of Identity <sup>†</sup>	ID No.
1 <sup>st</sup> Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No		
2 <sup>nd</sup> Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No		
3 <sup>rd</sup> Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No		
Guardian (In case of 1 <sup>st</sup> Applicant is a Minor)		<input type="checkbox"/> Yes <input type="checkbox"/> No		

\* Mandatory with an attested PAN Proof      <sup>^</sup> Mandatory for any amount, if Yes, attach proof      <sup>†</sup> Only for Micro SIP. (Please refer instruction no. 4E)

Mode of Holding  Single OR  Anyone or Survivor OR  Joint (Default Option)

Status  Resident Individual  NRI  PIO  Company/Body Corporate  Trust  Partnership  FII  Bank  NGO  AOP/BOI  Club/Society  Minor  Defence Establishment  Government Body  HUF  Others \_\_\_\_\_ (Please specify)

Occupation  Private Sector Service  Public Sector/Govt. Service  Business  Professional  Agriculturist  Retired  Housewife  Student  Others \_\_\_\_\_ (Please specify)

CONTACT INFORMATION Correspondence Address of Sole/First Applicant (P.O. Box address is not sufficient) (Refer Instruction No. 5)

City	State	PIN Code

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

City	Country	PIN Code

Contact Details	Tel. No. STD Code	Res.	Off.	Fax
1 <sup>st</sup> Applicant	Mobile No.*			Email ID*#
2 <sup>nd</sup> Applicant	Mobile No.*			Email ID*
3 <sup>rd</sup> Applicant	Mobile No.*			Email ID*

\*Mandatory, if applying for E-PIN. To apply for E-PIN (refer section 5 in this Application Form). # 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 SHORT TERM FLOATING RATE FUND

Option:  Growth  Dividend Reinvestment  Dividend Transfer Plan

for ₹ (in figures) \_\_\_\_\_ vide Instrument no. \_\_\_\_\_

Bank \_\_\_\_\_ Branch \_\_\_\_\_ City \_\_\_\_\_

Acknowledgement Stamp & Date

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.

All sections to be completed legibly in English in Black/Blue coloured ink and in BLOCK letters.

**6. BANK DETAILS (MANDATORY - IF LEFT BLANK, APPLICATION WILL BE REJECTED)**

(Refer Instruction No. 6)

Mention your Core Banking Account No. (if applicable). Please check with your bank, if you do not have the same.

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
Name of Bank Account Holder	Bank Name	
Branch	City	
MICR code	IFSC code	M A N D A T O R Y

(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.

**7. INVESTMENT/ PAYMENT DETAILS**

(Refer Instruction No. 7)

Scheme Name : Pramerica Short Term Floating Rate Fund Option  Growth\*  Dividend \*Default Option

Dividend Facility  Re-investment\*  Dividend Transfer Plan (DTP)# # (If you wish to opt for DTP, please fill the DTP enrollment form)

Dividend Frequency  Daily\*  Weekly  Monthly

Lumpsom 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 \_\_\_\_\_

Bank A/c. Holder Name \_\_\_\_\_

Instrument No. \_\_\_\_\_

Dated DD MM YYYY

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

SIP Investment (Please ✓ any one)  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. 6-II-e)

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. \_\_\_\_\_

Drawn on \_\_\_\_\_ Name of the Bank

Branch & City \_\_\_\_\_

Bank A/c holder Name \_\_\_\_\_

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 if option B is selected

From MM YY To MM YY

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

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)

**8. NOMINATION DETAILS (Please ✓ any one of the below mentioned Option. Nomination is not allowed in case Sole / First Applicant is minor)**

(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.

Sl. No.	Name & Address of Nominee(s)	PAN No.	Date of Birth	Name & Address of the Guardian	Signature of Nominee / Guardian (where Nominee is a minor) (OPTIONAL)	Proportion(%) should aggregate to 100% Default : Equal proportion
1.						
2.						
3.						

**9. DECLARATION AND SIGNATURES (MANDATORY - APPLICATION WITHOUT SIGNATURE(S) WILL BE REJECTED)**

(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) (SID) / Key Information Memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions overleaf. 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/We am 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.

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

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

**SIGNATURE(S) (ALL APPLICANTS must sign here)**

Date DD MM YYYY

Sole/1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/POA	2 <sup>nd</sup> Applicant/Guardian/Authorised Signatory/POA	3 <sup>rd</sup> 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 <sup>st</sup> Applicant	POA Holder for 2 <sup>nd</sup> Applicant	POA Holder for 3 <sup>rd</sup> Applicant
PAN	_____	_____	_____
KYC Compliant*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<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 SIP)	✓	✓	✓	✓	✓	✓	✓
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓
Board Resolution/ Authorisation to invest	✓	✓	✓	✓	✓	✓	✓
List of authorised signatories with specimen signatures	✓	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association	✓						
Trust Deed						✓	
Bye-laws			✓				
Partnership Deed				✓			
Notorised POA (signed by investor and POA Holder)					✓		
Proof of Address (for Micro SIP Investors)	✓						✓
Proof of Identity (for Micro SIP Investors)	✓						✓

For more information visit us at [www.pramericaamf.com](http://www.pramericaamf.com)

E-mail us at [customercare@pramericaamf.com](mailto:customercare@pramericaamf.com)

Call us (Toll free) at 1800 266 2667

## GENERAL GUIDELINES FOR NFO APPLICATION FORM

- Please read the Scheme Information Document (SID)/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 NFO 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.

### 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.
- Allotment letters would be sent to investors who are allotted in demat mode and 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 8 & 10 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/<sup>st</sup> 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.

- The AMC, being a wholly owned subsidiary of a US based parent company, has certain reporting obligations under U.S. tax laws in respect of investments by and payments to US based clients of the India operation. The AMC is also obligated to withhold US tax under US tax laws, if the AMC has made any payment / distributions to US clients who do not have or who have not provided their US taxpayer ID, and also report all payments to US clients on a (US) Form 1099.

Thus, notwithstanding what is stated in the foregoing paragraph, if any US based NRI or PIO invests in any schemes of the Mutual Fund, such investor shall be required to fill in and sign the prescribed Form W-9 (including US taxpayer ID/Social Security Number), if he/she is a US citizen or US resident to avoid U.S. tax withholding, if required, at the time of any payments; and if such an investor is a not a US citizen or resident, he/she shall be required fill in and sign the prescribed Form W-8. The respective forms are available at <http://www.irs.gov/pub/irs-pdf/fw9.pdf> and <http://www.irs.gov/pub/irs-pdf/iw8ben.pdf>

- 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 2-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 Micro SIP investments.

**SIP Instalments in a rolling 12 months period or in a financial year i.e. April to March does not exceed ₹ 50,000 per investor are referred as 'Micro SIP' and are exempted from the requirement of providing Permanent Account Number. However, such investors will be required to submit a copy of proof of address and any one of the following proof of identity:**

- Voter Identity Card
- Driving License
- Government/Defence identification card
- Passport
- Photo Ration Card
- Photo Debit Card
- Employee ID cards issued by companies registered with Registrar of Companies
- Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the / Legislative Assembly/Parliament
- ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks.
- Senior Citizen/Freedom Fighter ID card issued by Government.
- Cards issued by Universities/deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
- Permanent Retirement Account No. (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
- Any other photo ID card issued by Central Government/ State Governments/ Municipal authorities / Government organizations like ESIC/EPFO

- The supporting document must be valid and a recent one (not more than 3 months old) and should be self attested or attested by the ARN holder mentioning the ARN number.

- While making subsequent Micro SIP applications, you may quote the existing folio number where a Micro SIP has been registered and therefore need not submit the supporting document.

- This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors, Sole propriety firms and Joint holders. HUFs and other categories are not eligible to invest in Micro SIPs.

- Please mention the Type of Photo Identification Document details (including the Identification No., if any) in this section (Section 2 in the Application Form).

### ii. Know Your Customer (KYC)

KYC compliance is compulsory for all type of investors irrespective of the amount of investment.

### 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 cancelled cheque leaf (or copy thereof) 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

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", i.e. "PRAMERICA SHORT TERM FLOATING RATE 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 persons' 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;

## INSTRUCTIONS FOR FILLING NFO APPLICATION FORM INSTRUCTIONS (contd.)

### 3. Custodian on behalf of an FI or a Client

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

- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at [www.pramerica.com](http://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:

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

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

\*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

### b. Payment by Prefunded Instrument:

- (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
- (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument.

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

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

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

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

### I LUMP SUM 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

(DURING NFO INVESTMENT THROUGH SIP IS NOT ALLOWED)

- a. The following criteria should be met for an SIP investment as specified below:

#### MONTHLY

- Minimum amount per instalment : ₹ 500 & in multiples of ₹ 100 thereafter
- Minimum number of instalments : 10

#### QUARTERLY

- Minimum amount per instalment: ₹ 1,000 & in multiples of ₹ 100 thereafter
- Minimum number of instalments : 5

Aggregate investment via SIP should be atleast: ₹ 5,000

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 as chosen by the investor : 1st, 7th, 10th, 15th and 25th of every month. 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.

- b. The first SIP instalment can be paid through a Cheque.

#### c. SIP through Auto Debit

- Investors may enrol for SIP facility through ECS (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks/Branches, during the NFO and Ongoing Offer Period.

- To enroll for SIP Auto Debit facility, an investor must fill-up the Auto Debit Facility Form and provide his first investment cheque for the initial purchase. Investor is required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the ECS/Direct Debit mandate is provided.

- Investors should provide the Core Banking Account number, if applicable, in the Bank Mandate in the Auto Debit Form.

- The first instalment cheque should be dated with the date of submission of the Application Form.

- Please note the cheques for first instalment and the subsequent instalments through Auto Debit should be for the same amount.

- In case of any mismatch between the No. of instalment and the 'SIP Period', the SIP period will be considered as per Auto Debit Facility Form.

- In case of any discrepancy between the NFO application form and the Auto Debit Facility Form, the SIP details provided in the latter will be considered for investment.

- d. Please note that the cheque should be made favouring the scheme name i.e. **"PRAMERICA SHORT TERM FLOATING RATE FUND"**.

### 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

1. 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.
2. 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.
3. 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.
4. In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/authorized signatory to make application/ invest moneys on behalf of the investor.

# SIP AUTO DEBIT FACILITY REGISTRATION CUM MANDATE FORM



**Pramerica**  
**MUTUAL FUND**

INVESTORS SUBSCRIBING TO THE SCHEME THROUGH SIP AUTO DEBIT FACILITY TO COMPLETE THIS FORM COMPULSORILY ALONG WITH COMMON APPLICATION FORM (Refer General Guidelines 2A)

1. DISTRIBUTOR INFORMATION (Refer Instruction No. 1)		FOR OFFICE USE ONLY	
Distributor Code	Sub Broker Code	Branch Serial Code	Registrar Serial No.
ARN -			
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.			

**2. APPLICANT INFORMATION** (Refer Instruction No. 2A)

Application No. / Existing Folio No. \_\_\_\_\_

Name of Sole/1<sup>st</sup> Applicant \_\_\_\_\_

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

Scheme Name \_\_\_\_\_ Option  Growth\*  Dividend \* Default Option

Dividend Facility  Re-investment\*  Transfer Plan

Dividend Frequency  Daily\*  Weekly  Monthly

SIP Frequency (Please ✓ any one)  Monthly\*  Quarterly

SIP Date for (Mnthly / Qtrly)  1st  7th  10th  15th  25th  All 5 Dates

Instalment Amount (In figures) \_\_\_\_\_

Please refer to Instruction 3d

SIP Period : (please ✓ A or B)  
 Till I/We instruct to discontinue the SIP (A)  
 No. of Instalments (B) \_\_\_\_\_

Please mention Enrolment Period If option (B) is selected  
 From \_\_\_\_\_ To \_\_\_\_\_

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

**DECLARATION & SIGNATURE:** I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform AMC, about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We confirm that the ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

<b>SIGNATURE (S)</b> (Applicants must sign as per Common Application Form)	<input checked="" type="checkbox"/> Sole/1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/POA	<input checked="" type="checkbox"/> 2 <sup>nd</sup> Applicant/Guardian/Authorised Signatory/POA	<input checked="" type="checkbox"/> 3 <sup>rd</sup> Applicant/Guardian/Authorised Signatory/POA
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**4. PARTICULARS OF BANK ACCOUNT** (MANDATORY) (Refer Instruction No. 4)

Account Number \_\_\_\_\_ Mention your Core Banking System (CBS) Account Number (if applicable). Please check with your bank, if you do not have the same.

Account Type  CA  SB  NRO  NRE  FCNR

Name of Sole / 1<sup>st</sup> Account Holder \_\_\_\_\_

Name of 2<sup>nd</sup> Account Holder \_\_\_\_\_

Name of 3<sup>rd</sup> Account Holder \_\_\_\_\_

Name of Bank \_\_\_\_\_

Branch & City \_\_\_\_\_ Pin \_\_\_\_\_

MICR Code (Mandatory) \_\_\_\_\_ IFSC Code \_\_\_\_\_

(9 digit code next to the cheque no. MICR code starting and / or ending with 000 is not valid for ECS). (11 digit no. appearing on your cheque leaf)

**DECLARATION & SIGNATURE:** - I/We hereby, authorise Pramerica Mutual Fund and its authorised service providers, to debit my/our above mentioned bank account directly or by ECS (debit clearing) for collection of SIP payments.

<b>SIGNATURE (S)</b> (as in Bank records)	<input checked="" type="checkbox"/> Sole/1 <sup>st</sup> Account Holder as in Bank Records	<input checked="" type="checkbox"/> 2 <sup>nd</sup> Account Holder as in Bank Records	<input checked="" type="checkbox"/> 3 <sup>rd</sup> Account Holder as in Bank Records
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**5. BANKER'S ATTESTATION** (Mandatory, if your First SIP instalment is through a Demand Draft/Pay Order) (Refer Instruction No. 4(e))

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

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

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

**AUTHORISATION OF THE BANK ACCOUNT HOLDER**

**The Branch Manager,**  
 This is to inform you that I/We have registered for making payment towards my investments in Pramerica Mutual Fund by debit to my /our above account directly or through ECS (Debit Clearing). I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form. Further, I authorize my representative (the bearer of this form) to get the above Mandate verified & executed. Mandate verification charges, if any, may be charged to my/our account.

Thanking you,

<b>SIGNATURE (S)</b> (as in Bank records)	<input checked="" type="checkbox"/> Sole/1 <sup>st</sup> Account Holder as in Bank Records	<input checked="" type="checkbox"/> 2 <sup>nd</sup> Account Holder as in Bank Records	<input checked="" type="checkbox"/> 3 <sup>rd</sup> Account Holder as in Bank Records
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All sections to be completed legibly in English in Black/Blue coloured ink and in BLOCK letters.

## GENERAL GUIDELINES

1. This form should be used only for Registration of SIP through Auto Debit (ECS/Direct Debit) facility.
2. 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.
3. Please read the terms and conditions for SIP in Key Information Memorandum.
4. Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment would be rejected.
5. Please refer the 'INSTRUCTIONS' below. This will help you fill in the necessary details in the form correctly and completely.
6. **SIGNATURES:** This form needs to be signed at three places marked X and XX. Please sign the forms as per instructions below.
  - a. X To be signed by Applicants for SIP investment in the same order in which the Common Application Form is signed.
  - b. X X 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.

## INSTRUCTIONS

1. **Distributor Information**  
Please mention "Direct" in case the application is not routed through any distributor.
2. **Applicant Information**  
Please mention the Common Application Form number / existing folio number and furnish the name of sole/ 1<sup>st</sup> applicant as it appears in the Common Application Form.
3. **SIP Details**  
Please furnish the following details with respect to your systematic investment:
  - a. **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).
  - b. **SIP Frequency** - Monthly or Quarterly. Please tick the appropriate option.
  - c. **SIP Dates (Monthly/Quarterly)** - 1<sup>st</sup>, 7<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup> and 25<sup>th</sup> of every month or quarter. You also have a choice to have SIP instalments on all 5 dates by ticking the appropriate box provided for all 5 dates.
  - d. **SIP Instalment Requirement**  
**Monthly:** SIP minimum per instalment amount: ₹ 500/-, Minimum number of instalments: 10  
**Quarterly:** SIP minimum per instalment amount: ₹ 1,000/-, Minimum Number of Instalments: 5
  - e. **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
4. **Particulars of Bank Account**
  - a. 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.
  - b. 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 X X in the same order and manner in which their signatures appear on bank records.
  - c. Please indicate the Bank Account Type.
  - d. **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.**
  - e. 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.
5. The SIP enrolment will be discontinued if (a) 3 consecutive SIP instalments in case 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 date.

## TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

1. 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.
2. **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 • Bijnor • Bikaner • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag • Gangtok • Goa • Gorakhpur • Gulbarga • Guwahati • Gwalior • Haldia • Hasan • Hubli • Hyderabad • Imphal • 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 • Shillong • Shimla • Shimoga • Sholapur • Siliguri • Surat • Tirunelveli • Tirupati • Tiruppur • Trichur • Trichy • Trivandrum • Tumkur • Udaipur • Udipi • Varanasi • Vijaywada • Vizag  
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.**
3. **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**  
Allahabad Bank - 11 • Axis Bank - 15 • Bank of Baroda - 14 • Bank of India - 15 • Citi Bank - 10 • Federal Bank - 14 • IDBI Bank - 16 • IndusInd Bank - 13 • ING Vysya Bank - 12 • Kotak Bank - 14 • Punjab National Bank - 16 • State Bank of India - 11 • UCO Bank - 14 • Union Bank of India - 15 • Corporation Bank - 14 - (Not fixed but should accompany with copy of the bank passbook)
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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 <sup>st</sup> 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 <sup>st</sup> 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 "X X" in the same order and manner in which their signatures appear on Bank Records.		



## IMPORTANT INFORMATION & INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

**Background :** In its continuing endeavour to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

- 1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer Application FORM (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in) from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R & TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non Institutional Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
- 4. ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be

uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

- 5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

### Other Information for ASBA Investors:

- SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
- SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
- SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
- SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
- SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
- R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

### Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMCI/Registrar/ SCSBs, on the following technical grounds:

- Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
- Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
- ASBA Application Form without the stamp of the SCSB.
- Application by any person outside India if not in compliance with applicable foreign and Indian laws.
- Bank account details not given/incorrect details given.
- Duly certified Power of Attorney, if applicable, not submitted alongwith the ASBA application form.
- No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
- Insufficient funds in the investor's account.
- Application accepted by SCSB and not uploaded on/with the Exchange / Registrar.

# Key Information Memorandum

## PRAMERICA SHORT TERM FLOATING RATE FUND

(An Open Ended Income Scheme)



**Pramerica**  
MUTUAL FUND

<b>Investment Objective</b>	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.			
<b>Asset Allocation Pattern of the scheme</b>	Instruments	Normal Asset allocation (% of total assets)		Risk Profile
		Minimum	Maximum	
	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 swapped for floating rate returns)	0	35	Low to Medium
<p>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.</p> <p>* The fund manager would invest in money market instruments, as and when deemed appropriate &amp; necessary, depending upon interest rate scenario and relative benefit of floating rate instruments.</p> <p>Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.</p> <p>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.</p> <p><b>Change in Asset Allocation:</b></p> <p>Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they may vary substantially depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unitholders, and meet the objective of the Scheme. In case of deviation, the portfolio would be rebalanced within 1 month from the date of such deviation.</p> <p>Such changes in the asset allocation will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulation, as detailed in Section II (F) 'Fundamental Attributes' of the SID.</p>				
<b>Investment Strategy</b>	<p>The investment strategies will focus on constructing portfolios in line with the objective of the Scheme.</p> <p>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.</p> <p>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.</p> <p>Portfolio managers will continue to actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.</p>			
<b>Risk Profile of the Scheme</b>	<p>Please refer to the Asset Allocation Table above for Risk Profile (High / Medium /Low) of the scheme. Mutual Fund Units involve investment risks including the possible loss of principal. Investment in Pramerica Short Term Floating Rate Fund will involve certain Scheme specific Risk Factors which are summarized below:</p> <p>The Scheme carries risk associated with investing in debt and money market instruments. Investment in debt and money market instruments are subject to Interest Rate Risk, Credit Risk, Spread Risk, Liquidity Risk, Counterparty, Risk and Re-investment Risk. As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>			

<b>Risk Mitigation Strategies</b>	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.																								
<b>Plans &amp; Option</b>	The Scheme has two options, namely, a) Growth Option;& b) Dividend Option Dividend Option has : a) Dividend Reinvestment Plan; and b) Dividend Transfer Plan (There will be no pay out of dividend).																								
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<ul style="list-style-type: none"> <li><b>Purchases including Switch-ins for below ₹ 1 crore :</b></li> </ul> <table border="1" data-bbox="371 621 1495 779"> <thead> <tr> <th></th> <th>Cut- Off Time</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Where a valid application is received on any Business Day at the Official Points of Acceptance along with a local cheque or a demand draft payable at par at the same place of submission of the application:</td> <td>Upto 3.00 p.m.</td> <td>the closing NAV of the same business day</td> </tr> <tr> <td>After 3.00 p.m.</td> <td>the closing NAV of the next business day</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li><b>b) Purchases including Switch-ins for ₹ 1 crore and above:</b></li> </ul> <p>In respect of valid applications for ₹ 1 crore and above for Purchase/ Switch-in received at the designated official point of acceptance on a Business Day, the applicable NAV shall be as under:</p> <table border="1" data-bbox="371 905 1495 1255"> <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><b>Note:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Where the application is received on a non-Business Day, it will be treated as if received on next the Business Day.</li> <li>In case the Mutual Fund receives multiple applications for less than ₹ 1 Crore 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 ₹ 1 Crore, 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 ₹ 1 Crore and above.</li> </ul> <p><b>Repurchase / Redemptions including Switch-outs:</b></p> <table border="1" data-bbox="371 1577 1495 1696"> <thead> <tr> <th></th> <th>Cut- Off Time</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Where a valid application is received on any Business Day at the Official Point of Acceptance business day</td> <td>Upto 3.00 p.m.</td> <td>the closing NAV of the same business day</td> </tr> <tr> <td>After 3.00 p.m.</td> <td>the closing NAV of the Next business day</td> </tr> </tbody> </table> <p>The Mutual Fund shall calculate NAVs for the Scheme for every Business day.  As per the existing procedure, the applications will be time stamped in accordance with the SEBI guidelines. The Trustee/AMC may alter the limits and other conditions in line with the Regulations.</p>				Cut- Off Time	Applicable NAV	Where a valid application is received on any Business Day at the Official Points of Acceptance along with a local cheque or a demand draft payable at par at the same place of submission of the application:	Upto 3.00 p.m.	the closing NAV of the same business day	After 3.00 p.m.	the closing NAV of the next business day	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.	The closing NAV of the day of receipt of application	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.	The closing NAV of the next Business Day	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.	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.		Cut- Off Time	Applicable NAV	Where a valid application is received on any Business Day at the Official Point of Acceptance business day	Upto 3.00 p.m.	the closing NAV of the same business day	After 3.00 p.m.	the closing NAV of the Next business day
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Where a valid application is received on any Business Day at the Official Point of Acceptance business day	Upto 3.00 p.m.	the closing NAV of the same business day																							
	After 3.00 p.m.	the closing NAV of the Next business day																							
<b>Minimum Application Amount/ Number of Units</b>	Minimum Amount of investment	a. Initial investment under a folio b. Additional investments under an existing folio	Minimum of ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Minimum of ₹ 100/- and in multiples of ₹ 1/-thereafter																						
	The minimum amount of investment is not applicable for investment made through Dividend Reinvestment & Dividend Transfer.																								

	Minimum Redemption Amount	₹ 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 unitholder's folio /account, whichever is lower.													
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 Business Days of the receipt of the redemption request at the designated Investor Service Center of Pramerica Mutual Fund.														
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index														
<b>Dividend Policy</b>	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 Unitholders 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.														
<b>Name of the Fund Manager</b>	Mr. Mahendra Jajoo.														
<b>Name of the Trustee Company</b>	Pramerica Trustees Private Limited														
<b>Performance of the Scheme</b>	The Scheme, being a new fund, does not have any performance track record														
<b>Expenses of the Scheme</b>	<p><b>I. Load Structure</b></p> <p>During New Fund Offer Period and Ongoing Offer</p> <p>Entry load : Not Applicable*</p> <p>Exit Load : Nil</p> <p>* 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.</p> <p><b>II. Recurring expenses</b></p> <table border="1"> <tr> <td>First ₹ 100 crores of the average weekly net assets</td> <td>:</td> <td>2.25%</td> <td rowspan="4">Actual expenses for the previous financial year:  Not Applicable being a new scheme</td> </tr> <tr> <td>Next ₹300 crores of the average weekly net assets</td> <td>:</td> <td>2.00%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>:</td> <td>1.75%</td> </tr> <tr> <td>Balance</td> <td>:</td> <td>1.50%</td> </tr> </table> <p><b>III. Transaction Charges</b></p> <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. The transaction charge shall be deducted from the subscription amount and paid to the distributor and the balance 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. The Transaction Charges on purchase/subscription received from First Time Mutual Fund Investors and investor other than first time mutual fund investors through a distributor/agent (who has opted to receive the transaction charges) as under:</p> <p>(i) First Time Mutual Fund Investor (across all mutual funds):</p> <p>Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent (provided the distributor has opted in for this charge cum facility) of the first time investor and the balance amount (net of transaction charges) shall be invested.</p> <p>(ii) Investor other than First Time Mutual Fund Investor:</p> <p>Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent (provided the distributor has Opt-In for this charge cum facility) of the investor and the balance amount (net of transaction charges) shall be invested.</p> <p>However, transaction charges in case of investments through SIP under (i) &amp; (ii) above shall be deducted only if the total commitment (i.e. amount per SIP installment X no. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 4 (four) installments, commencing from the 2nd installment to 5th installment.</p> <p>(iii) Transaction charges shall not be deducted/applicable for:</p> <p>(a) purchases /subscriptions for an amount less than ₹ 10,000/-;</p> <p>(b) transactions other than purchases/subscriptions relating to new inflows such as Switch/STP/DTP and redemption (including SWP) transactions.</p> <p>(c) purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);</p> <p>(D) transactions carried out through the stock exchange platform</p>		First ₹ 100 crores of the average weekly net assets	:	2.25%	Actual expenses for the previous financial year:  Not Applicable being a new scheme	Next ₹300 crores of the average weekly net assets	:	2.00%	Next ₹ 300 crores of the average weekly net assets	:	1.75%	Balance	:	1.50%
First ₹ 100 crores of the average weekly net assets	:	2.25%	Actual expenses for the previous financial year:  Not Applicable being a new scheme												
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Next ₹ 300 crores of the average weekly net assets	:	1.75%													
Balance	:	1.50%													

<b>Waiver of Load for Direct Applications</b>	In terms of SEBI circular no. SEBI / IMD / CIR No. 4 / 168230 / 09 dated June 30, 2009 there shall be no Entry Load for all mutual fund schemes.	
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.	
<b>Daily Net Asset Value (NAV) Publication</b>	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 ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) and at least in two daily newspapers for every Business Day.	
<b>For Investor Grievances please contact</b>	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. Email id : <a href="mailto:customercare@pramericamf.com">customercare@pramericamf.com</a>	Mr. V. Robinson Francis, Investor Relations Officer Pramerica Asset Managers Pvt. Ltd. 2nd floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400030 Tel: 91 22 6159 3000 Email Id: <a href="mailto:customercare@pramericamf.com">customercare@pramericamf.com</a>
<b>Unitholders' Information</b>	<p>The AMC shall issue an account statement specifying the folio number and the number of units allotted to the applicant(s) whose application has been accepted, within five working days from the date of receipt of initial purchase application.</p> <p>Where the applicants have provided the e-mail address in the application form, a soft copy of the account statements will be sent through e-mail. A physical account statement shall be issued on specific request from the investor. Where the applicants have not provided their e-mail address, physical account statements will be issued and sent by ordinary post / courier.</p> <p>If a Unitholder so requests, a non-transferable Unit certificate will be issued within 5 working days of the receipt of such request.</p> <p><b>Consolidated Account Statement (CAS):</b></p> <p>The investors shall be issued a CAS across all schemes of all mutual funds in India for each calendar month, on or before tenth 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. Further, a CAS across all mutual funds shall be issued every half year (September/ March) on or before tenth day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios no transaction has taken place during that period, on the basis of their PAN and common holding pattern.</p> <p>Note: 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. Such investors will receive the monthly / half yearly account statement as the case may only in respect of the schemes of Pramerica Mutual Fund.</p> <p><b>Account Statement in respect of units held in dematerialized mode:</b></p> <p>Unitholders who have opted for units in demat mode will receive the holding statement directly from their respective Depository Participant at such a frequency as may be defined in the Depository Act or regulations or on specific request.</p> <p><b>Half -yearly Portfolio Disclosure:</b></p> <p>The Mutual Fund/ AMC shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one national English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Mutual Fund may choose to send the Scheme portfolio to all Unit holders in lieu of the advertisement (if applicable) or as may be stipulated under the Regulations. The portfolio statement will also be displayed on the website of the AMC and AMFI.</p> <p><b>Half -yearly Financial Results</b></p> <p>The Mutual Fund / AMC shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated and update the same on the AMC's website at <a href="http://www.pramericamf.com">www.pramericamf.com</a> and on AMFI's website at <a href="http://www.amfiindia.com">www.amfiindia.com</a> in the formats as prescribed by SEBI.</p> <p><b>Annual Financial Results/Report:</b></p> <p>The Scheme wise annual report or an abridged summary thereof shall be mailed to all Unit holders not later than four 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). In case of unitholders whose email addresses are available with the Mutual Fund, the scheme annual reports or abridged summary would be sent only by email. Unitholders whose email addresses are not available with the Mutual Fund shall be sent physical copies of scheme annual reports or abridged summary by post / courier. The AMC shall provide a physical copy of scheme annual report or abridged summary upon receipt of a specific request from the unitholders, irrespective of registration of their email addresses.</p> <p>The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (<a href="http://www.pramericamf.com">www.pramericamf.com</a>) and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>	

**Comparison with the existing schemes, number of folios and Assets under Management (AUM)** Differentiation of Pramerica Short Term Floating Rate Fund with other existing debt oriented schemes of Pramerica Mutual Fund -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 and 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). The following table shows the product differentiation of the Scheme with the existing open-ended liquid / debt schemes of Pramerica Mutual Fund:

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM as on (in ₹Cr.)	No. of Folios
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.	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	559.26	440
		Debt instruments (including Asset Backed Securities), money market instruments & 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.							
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	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	409.62	1403
			<b>Min</b>	<b>Max</b>			
		Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.*	80	100	Low		
		Debt instruments including govt. securities, corporate debt & other debt instruments with residual maturity between 400 days to 3 years.	0	20	Low to Medium		
*In case of instruments with put options within a period of 400 days, the residual maturity will not exceed 3 years. Presently, the scheme does not intend to invest in securitised debt and overseas / foreign securities.							
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.	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	193.93	697
			<b>Min</b>	<b>Max</b>			
		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.							
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.	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	124.12	2914
			<b>Min</b>	<b>Max</b>			
		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.							

Name of the Scheme	Investment Objective	Asset Allocation Pattern				AUM as on (in ₹Cr.)	No. of Folios	
						As on 20/01/2012		
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	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	Pramerica Treasury Advantage is an Open Ended Debt Scheme which invest 65% to 100% in Money market and debt securities within a period not exceeding 550 days.	84.43	94
			<b>Min</b>	<b>Max</b>				
		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.								
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.	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	Pramerica Credit Opp. 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.	114.80	844
			<b>Min</b>	<b>Max</b>				
		Money market instruments & Debt securities	0	100	Low to Medium			
Pramerica Dynamic Bond Fund	To generate optimal returns through active management of a portfolio of debt and money market instruments.	<b>Instruments</b>	<b>Indicative allocation (% of total assets)</b>		<b>Risk Profile</b>	Pramerica Dynamic Bond Fund is an Open Ended Income Scheme that would invest upto 100% in Money Market securities and Debt Instruments and may also hold upto 100% in Cash & Cash Equivalent. The portfolio of the Scheme would be positioned across the yield spectrum depending on the interest rate trends and would aim to benefit from such opportunities. The Scheme would attempt to capture the interest rate movements and the asymmetry in the yield curve at different points in time.	47.95	213
			<b>Min</b>	<b>Max</b>				
		Money Market securities and Debt Instruments	0	100	Medium			

Date: January 24, 2012

N.B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM





# Pramerica

## MUTUAL FUND

### LIST OF DESIGNATED COLLECTION CENTERS / INVESTOR SERVICE CENTRES

#### Pramerica Asset Managers Private Limited (During the New Fund Offer and Ongoing Offer)

- Ahmedabad** : First Floor, Zodiac Avenue, Opp Mayor's Bungalow, Law Garden Road, Ellis Bridge, Ahmedabad - 380006.  
**Bengaluru** : Unit No.806, 8th Floor, Prestige Meridian - I, 29 M. G. Road, Bengaluru - 560001.  
**Chennai** : Unit No 205, 2nd Floor, Prince Towers, 25/26 College Road, Chennai - 600034.  
**Hyderabad** : Unit No. 305, 3rd floor, Ashok Scintilla, H No 3-6-520, Himayatnagar, Hyderabad - 500029.  
**Kolkata** : Om Towers, 10th Floor, Unit No 1008, 32 Chowringhee Road, Kolkata - 700071.  
**Mumbai** : 2nd Floor, Nirlon House, Dr. A.B. Road, Worli, Mumbai - 400030.  
**New Delhi** : "Flat No 1104, 11th Floor, Surya Kiran Building, 19, Kasturba Gandhi Marg, New Delhi - 110001."  
**Pune** : Office No. A-1, Ground floor, Deccan Chambers, C.T.S.No.33/40, Opposite Janata Sahakari Bank, Erandwana, Karve Road, Pune - 411004.

#### Karvy Computershare Private Limited (During the New Fund Offer and Ongoing Offer)

**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 • **Allahabad**: R S A Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • **Ambala**: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. • **Amravati**: Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Road Amaravathi - 444605 • **Amritsar**: 72-A, Taylor'S Road Aga Heritage Gandhi Ground Amritsar - 143 001. • **Anand**: F-6, Chitrangana Complex Opp: Motikaka Chawl, VV Nagar Anand - 388 001. • **Asansol**: Hotal Ashok, 2nd Floor 18, G T Road, Asansol - 713 301. **Aurangabad**: Shop No: 214/215 Tapadiya City Centre; Nirala Bazar Aurangabad - 431 001. • **Bangalore**: No : 51/25, 1 St Floor Surya Building Ratna Avenue, Richmond Road Bangalore - 560 025. • **Begusarai**: Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. **Bhilai**: Shop No-1, First Floor Plot NO-1, Old Sada Office Block Commercial Complex, Near HDFC ATM, Nehru Nagar- East Post - BHILAI Pin - 490020. • **Bhopal**: Kay Kay Business Centre 133 Zone I M P Nagar Bhopal-462021. • **Bhubaneswar**: Plot No- 104/105(P), Jaydev Vihar Besides Hotel Pal Heights Bhubaneswar-751013. • **Bokaro**: B-1, 1st Floor, Near Sona Chandí Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. • **Burdwan**: 3 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. • **Chandigarh**: Sco-371-372; First Floor, Above Hdfc Bank; Sector 35B Chandigarh - 160 022 • Chennai Flat No F11, First Floor, Akshya Plaza, (erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. • **Cochin**: Building Nos.39 Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampilli Nagar, Cochin-682 036. • **Coimbatore** 29/1, 2 ND Floor, Chinthamani Nagar Opp To Indian Overseas Bank Nsr Road, Saibaba Colony Coimbatore - 641011. • **Cuttack**: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. • Dehradun: Kaulagarh Road, Near Sirmaur Marg Above Reliance Webworld Dehradun - 248 001. • **New Delhi**: 305, 3rd Floor New Delhi House, Bara Khamba Road Connaught Place, New Delhi-110 001. • **Dewas**: 27 Rmo House, Station Road Dewas-455001. **Dhanbad**: 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. • **Durgapur**: MWAV-16 Bengal Ambuja 2nd Floor, City Centre Durgapur- 713216. • Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. • **Mumbai**: DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023. • **Gaya**: 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. • **Ghaziabad**: 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. • **Gurgaon**: Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001 • **Guwahati**: 54 Sagarika Bhawan R G Baruah Road, (AIDC Bus Stop) Guwahati 781024 • **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 - 452010. • **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. • **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. • **Kanpur**: 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. • **Karur**: No.6, Old No.1 304 Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal Karur - 639 001. **Kolhapur**: 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane Kolhapur 41 6001. • **Kolkata**: 16 Jatin Bagchi Road Kolkata - 700 029 • **Lucknow**: Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. • **Ludhiana**: SCO - 136, First Floor Above Airtel Show Room, Feroze Gandhi Market Ludhiana - 141001. • **Madurai**: Rakesh Towers, 30-C, Bye Pass Road 1st Floor, Opp Nagappa Motors, Madurai - 625010. • **Meerut**: 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road Meerut - 250 002. • **Moradabad**: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. • **Muzaffarpur**: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. **Nagpur**: 1st Floor, Sadoday Arcade W H C Road, Above Top N Town, Dharampeth Nagpur - 440 001. • **Nasik**: S-12, Second Floor, Suyojit Sankul, Sharanpur Road Nasik - 422 002. • **Navsari**: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. • **Noida**: 307 Jaipuria Plaza; D 68 A, 2nd Floor Opp Delhi Public School, Sector 26 Noida - 201 301. • **Patna**: 3A, 3rd Floor, Anand tower Beside chankya cinema hall; Exhibition road Patna - 800001. • **Pune**: Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411 004. • **Raipur**: Room No. TF 31, 3 RD FLOOR, Millennium Plaza Behind Indian Coffee House, G E Road, Raipur - 492 001. • **Rajkot**: 104, Siddhi Vinayak Complex Dr Yagnik Road, Opp Ramkrishna Ashram Rajkot - 360 001. • **Ranchi**: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers Main Road Ranchi - 834 001. • **Rourkela**: 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. • **Sambalpur**: Quality Mission, 1st Floor Above Bata Shop / Preeti Auto Combine, Nayapara Sambalpur - 768 001. • **Siliguri**: Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. • **Solapur**: S i d d e s h w a r Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar Solapur-413 004. • **Surat**: G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road Surat-395002. • **Trichy**: Sri Krishna Arcade 1st Floor; 60 Thennur High Road Trichy - 620 017. • **Trichur**: 2Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction Trichur - 680 001. • **Udaipur**: 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. • **Ujjain**: 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj Ujjain-456010 • **Vadodara**: SB-4&5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390007. • **Varanasi**: D-64/132, KA 1st Floor, Anant Complex, Sibra, Varanasi - 221 010. • **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

#### Registered Office

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