

# COMMON KEY INFORMATION MEMORANDUM

**Pramerica Liquid Fund**  
(An Open Ended Liquid Scheme)

**Pramerica Ultra Short Term Bond Fund**  
(An Open Ended Debt Scheme)

**Pramerica Short Term Income Fund**  
(An Open Ended Income Scheme)

**Pramerica Equity Fund**  
(An Open Ended Equity Scheme)

**Pramerica Dynamic Fund**  
(An Open Ended Dynamic Asset Scheme)

**Pramerica Dynamic Monthly Income Fund**  
(An Open Ended Income Scheme)

## Pramerica Mutual Fund

Registered Office: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. [www.pramerica.com](http://www.pramerica.com)

SPONSOR: Prudential Financial, Inc. (U.S.A.)\* - Registered Office: 751, Broad Street Newark, New Jersey 07102.

\*Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

TRUSTEE: Pramerica Trustees Private Limited. - Registered Office: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.

INVESTMENT MANAGER: Pramerica Asset Managers Private Limited - Registered Office: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030.

REGISTRAR: Karvy computershare Private Limited - Unit - Pramerica Mutual Fund - Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034.

CUSTODIAN: citibank N.A. - Address: Trent House, 3rd Floor, G-60, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.pramerica.com](http://www.pramerica.com).

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

This KIM is dated June 24, 2011

Name of the Scheme	PRAMERICA LIQUID FUND	PRAMERICA ULTRA SHORT TERM BOND FUND																																
<b>Investment Objective</b>	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	The objective of the Scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.																																
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="3">Normal Allocation (% of Net Assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt instruments (including Asset Backed Securities), money market instruments and floaters having a residual maturity of upto 91 days#</td> <td>0</td> <td>100</td> <td>Low</td> </tr> </tbody> </table> <p>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.</p> <p>Presently, the scheme does not intend to invest in overseas / foreign securities.</p> <p># Pursuant to SEBI circular No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the scheme shall make investment in / purchase debt and money market securities with maturity of up to 91 days only</p>	Types of Instruments	Normal Allocation (% of Net Assets)			Minimum	Maximum	Risk Profile	Debt instruments (including Asset Backed Securities), money market instruments and floaters having a residual maturity of upto 91 days#	0	100	Low	<table border="1"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="3">Normal Allocation (% of Net Assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.**</td> <td>80</td> <td>100</td> <td>Low</td> </tr> <tr> <td>Debt instruments including government securities, corporate debt, and other debt instruments with a residual maturity between 400 days to 3 years.</td> <td>0</td> <td>20</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>** In case of instruments with put options within a period of 400 days, the residual maturity will not exceed 3 years. Presently, the scheme does not intend to invest in securitized debts &amp; overseas / foreign securities.</p>	Types of Instruments	Normal Allocation (% of Net Assets)			Minimum	Maximum	Risk Profile	Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.**	80	100	Low	Debt instruments including government securities, corporate debt, and other debt instruments with a residual maturity between 400 days to 3 years.	0	20	Low to Medium						
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<b>Investment Strategy</b>	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments.  The investment strategies will focus on constructing fixed income portfolios in line with above objective. Investment decision will be primarily guided by fundamental research and analysis. Portfolio managers will manage portfolios based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. Portfolio managers will continue to actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.  Please refer to Scheme Information Document (SID) of the Scheme for complete details.	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments.  The investment strategies will focus on constructing fixed income portfolios in line with above objective. Investment decision will be primarily guided by fundamental research and analysis. Portfolio managers will manage portfolios based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. Portfolio managers will continue to actively monitor and review markets and portfolios so that necessary rebalancing of the portfolios can be done.  Please refer to Scheme Information Document (SID) of the Scheme for complete details.																																
<b>Risk Profile of the Schemes</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in the schemes involves certain Scheme specific risk factors apart which are summarized below:  The Scheme carries risk associated with investing in debt and money market instruments, derivatives, securitised debt, short selling and stock lending. 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.  Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in the schemes involves certain Scheme specific risk factors apart which are summarized below:  The Scheme carries risk associated with investing in debt and money market instruments, derivatives, securitised debt, short selling and stock lending. 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.  Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.																																
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<b>Plans and Options</b>	The Scheme has Growth Option and Dividend Option. <ul style="list-style-type: none"> <li>Dividend Option has: <ul style="list-style-type: none"> <li>Dividend Reinvestment facility on a Daily, Weekly, Fortnightly &amp; Monthly frequency; and</li> <li>Dividend Payout facility at Fortnightly and Monthly frequency.</li> <li>Dividend Transfer Plan (DTP)</li> </ul> </li> </ul> <p>(If Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend payable would be compulsorily reinvested at ex-Dividend NAV in the Dividend Option of the Scheme.)</p>	The Scheme has Growth Option and Dividend Option. <ul style="list-style-type: none"> <li>Dividend Option has: <ul style="list-style-type: none"> <li>Dividend Reinvestment facility on a Daily, Weekly, Fortnightly &amp; Monthly frequency; and</li> <li>Dividend Payout facility at Fortnightly and Monthly frequency.</li> <li>Dividend Transfer Plan (DTP)</li> </ul> </li> </ul> <p>(If Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend payable would be compulsorily reinvested at ex-Dividend NAV in the Dividend Option of the Scheme.)</p>																																
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<b>Minimum Application Amount / Number of Units</b>	<table border="1"> <tr> <td>Initial investment under a folio</td> <td>Minimum of ₹ 10,000/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>For subsequent investments (i.e., Addl. purchase) under an existing folio</td> <td>Minimum of ₹ 1,000/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>Repurchase</td> <td>₹ 500/- or 50 Units in respect of each Option or account balance whichever is lower.</td> </tr> </table>	Initial investment under a folio	Minimum of ₹ 10,000/- and in multiples of Re. 1/- thereafter.	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum of ₹ 1,000/- and in multiples of Re. 1/- thereafter.	Repurchase	₹ 500/- or 50 Units in respect of each Option or account balance whichever is lower.	<table border="1"> <tr> <td>Initial investment under a folio</td> <td>Minimum of ₹ 5,000/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>For subsequent investments (i.e., Addl. purchase) under an existing folio</td> <td>Minimum of ₹ 500/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>Repurchase</td> <td>₹ 500/- or 50 Units in respect of each Option or account balance whichever is lower.</td> </tr> </table>	Initial investment under a folio	Minimum of ₹ 5,000/- and in multiples of Re. 1/- thereafter.	For subsequent investments (i.e., Addl. purchase) under an existing folio	Minimum of ₹ 500/- and in multiples of Re. 1/- thereafter.	Repurchase	₹ 500/- or 50 Units in respect of each Option or account balance whichever is lower.																
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<b>Benchmark index</b>	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index																												
<b>Name of the Fund Manager</b>	Mahendra Jajoo	Mahendra Jajoo																												
<b>Performance of the scheme</b>	<p style="text-align: center;"><b>Absolute Returns as on June 15, 2011</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Pramerica Liquid Fund - Growth Option</th> <th>CRISIL Liquid Fund index</th> </tr> </thead> <tbody> <tr> <td>Since Inception (August 27, 2010)</td> <td>6.34%</td> <td>5.92%</td> </tr> </tbody> </table> <div style="text-align: center;"> <p><b>#Absolute Return for the past 1 financial year</b></p> </div> <p>Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.  Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the ten prevailing NAV.  # Since inception to March 31, 2011</p>	Period	Pramerica Liquid Fund - Growth Option	CRISIL Liquid Fund index	Since Inception (August 27, 2010)	6.34%	5.92%	<p style="text-align: center;"><b>Absolute Returns as on June 15, 2011</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Pramerica Ultra Short Term Bond Fund - Growth Option</th> <th>CRISIL Liquid Fund index</th> </tr> </thead> <tbody> <tr> <td>Since Inception (September 24, 2010)</td> <td>6.10%</td> <td>5.46%</td> </tr> </tbody> </table> <div style="text-align: center;"> <p><b>#Absolute Return for the past 1 financial year</b></p> </div> <p>Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.  Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the ten prevailing NAV.  # Since inception to March 31, 2011</p>	Period	Pramerica Ultra Short Term Bond Fund - Growth Option	CRISIL Liquid Fund index	Since Inception (September 24, 2010)	6.10%	5.46%																
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<b>Expenses of the Schemes Load Structure</b>	Entry load: Nil* Exit load: Nil *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.																													
<b>Recurring expenses</b>	<table border="1"> <tr> <td>First ₹ 100 crores of the average weekly net assets</td> <td>: 2.25%</td> <td rowspan="4" style="text-align: center;">Actual expenses for the previous financial year : 0.22%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 2.00%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 1.75%</td> </tr> <tr> <td>Balance</td> <td>: 1.50%</td> </tr> </table>	First ₹ 100 crores of the average weekly net assets	: 2.25%	Actual expenses for the previous financial year : 0.22%	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%	<table border="1"> <tr> <td>First ₹ 100 crores of the average weekly net assets</td> <td>: 2.25%</td> <td rowspan="4" style="text-align: center;">Actual expenses for the previous financial year : 0.27%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 2.00%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 1.75%</td> </tr> <tr> <td>Balance</td> <td>: 1.50%</td> </tr> </table>	First ₹ 100 crores of the average weekly net assets	: 2.25%	Actual expenses for the previous financial year : 0.27%	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%										
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<b>Daily Net Asset Value (NAV) Publication</b>	NAV of the Scheme will be calculated for all calendar days 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 (www.pramericaamf.com) and website of AMFI (www.amfiindia.com) and at least in two daily newspapers for every Business Day.	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 (www.pramericaamf.com) and website of AMFI (www.amfiindia.com) and at least in two daily newspapers for every Business Day.																												
<b>Name of the Scheme</b>	<b>PRAMERICA DYNAMIC MONTHLY INCOME FUND</b>	<b>PRAMERICA SHORT TERM INCOME FUND</b>																												
<b>Investment Objective</b>	The objective of Scheme is 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. Monthly Income is not assured & is subject to availability of distributable surplus. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	The objective of the Scheme is to generate regular returns with moderate level of risk by investing primarily into a portfolio of Debt Securities and Money Market Instruments of short term maturity. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.																												
<b>Asset Allocation Pattern of the scheme</b>	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile (High/ Medium/Low)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Fixed Income Securities</td> <td>70</td> <td>95</td> <td>Low to Medium</td> </tr> <tr> <td>Equity and Equity related instruments</td> <td>5</td> <td>30</td> <td>High</td> </tr> </tbody> </table> <p>The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. (pl. see details of "Pramerica DART" given below under the section "Investment Strategy")  Presently, the scheme does not intend to invest in securitised debt, overseas / foreign securities and also does not intend to engage in securities lending and borrowing. The Scheme may engage in short selling of securities in accordance with the framework relating to short selling as specified by SEBI.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile (High/ Medium/Low)	Minimum	Maximum	Fixed Income Securities	70	95	Low to Medium	Equity and Equity related instruments	5	30	High	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile (High/ Medium/Low)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt and Money market instruments with residual maturity upto 3 years</td> <td>65</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Debt and Money market instruments with residual maturity of not exceeding 5 years and 3 months</td> <td>0</td> <td>35</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>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.</p>	Instruments	Indicative allocations (% of total assets)		Risk Profile (High/ Medium/Low)	Minimum	Maximum	Debt and Money market instruments with residual maturity upto 3 years	65	100	Low to Medium	Debt and Money market instruments with residual maturity of not exceeding 5 years and 3 months	0	35	Low to Medium
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<b>Investment Strategy</b>	<p>The Scheme is a medium to long-term investment option that provides the flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. The investment strategies of the Scheme will focus on constructing a robust portfolio in line with the above objective.</p> <p>Under normal market conditions, majority of the portfolio of the Scheme will be invested in fixed income securities issued by corporates and/or State and Central Government across a range of maturities, while some portion will be invested in equity and equity related securities.</p> <p>The debt portfolio will be managed actively based on the AMC's outlook on interest rates and liquidity. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme will follow an active duration management strategy.</p> <p>The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("OIS"), forward rate agreements, interest rate futures or such other derivative instruments as may be permitted under the applicable regulations. Derivatives may be used for the purpose of hedging, and portfolio balancing and such other purpose as may be permitted under the regulations and Guidelines from time to time.</p> <p>The fund manager will select equities on a top-down and bottom-up, stock-by-stock basis, with due consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The fund manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the fund manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p> <p>The fund manager/s will actively monitor and review markets and portfolios so as to ensure rebalancing of the portfolios as and when necessary.</p> <p>Within the limits indicated in the asset allocation table, the allocation between equities and debt shall be based on a valuation matrix, namely, Pramerica DART, developed and maintained by the AMC. The valuation matrix is described in subsequent section.</p> <p><b>Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART):</b>  Pramerica DART is a proprietary multi-factor model that works on the philosophy of mean reversion. The theory of mean revision suggests that prices and returns eventually move back towards the long-term average. Such an average can be the historical average of price or return. The model takes three broad parameters which drives asset prices, using historical data and is updated daily.</p> <p>These are (i) Fundamental, (ii) Liquidity and (iii) Volatility. These factors change on a daily basis and gets updated in the Pramerica DART. The DART model assigns a valuation score namely, PRAMERICA DART SCORE, that indicates whether equities are under-valued or over-valued at a particular point in time. Based on these scores, the model then calculates the optimum equity-debt mix. Since the data is updated daily, the rebalancing of the portfolio could occur on a daily basis.</p> <p>The following are the indicative weights of the above-mentioned factors:</p> <table border="1"> <thead> <tr> <th>Factor</th> <th>Weight</th> </tr> </thead> <tbody> <tr> <td>Fundamental</td> <td>50% - 70%</td> </tr> <tr> <td>Liquidity</td> <td>20% - 30%</td> </tr> <tr> <td>Volatility</td> <td>0% - 10%</td> </tr> </tbody> </table> <p><b>Note:</b> (i) The underlying factors and parameters of the valuation matrix may change over time based on changing global macroeconomic environment.  (ii) The weights of the factors are only indicative and are subject to change depending on the changes in global and macro environment.</p> <p>Stock markets movements are primarily driven by three broad factors, namely, Fundamental, Liquidity and Volatility.</p>		Factor	Weight	Fundamental	50% - 70%	Liquidity	20% - 30%	Volatility	0% - 10%																				
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	<p><b>Fundamental Factors:</b> Fundamental factors play a very important role in how stock markets perform over the long term. Hence, this is the primary reason why fundamental factors have been ascribed maximum weight. These would include macro as well as micro variables such as GDP growth, inflation, and the overall interest rate environment prevalent in the economy. Micro factors would include corporate earnings and current valuation based on various valuation criteria.</p> <p><b>Liquidity factors:</b> In addition to fundamental factors, stock markets in the short to medium term are governed by liquidity, both domestic and international. These are determined by money supply in the system, relative currency valuation, global interest rates, external trade and sovereign risk.</p> <p><b>Volatility factors:</b> Often times stock markets tend to get extremely volatile, either due to fundamental or technical factors. These are determined by F&amp;O prices and volumes, Derivative risk premium/discount, put/call volume ratio etc. Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>																																								
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in Pramerica Dynamic Monthly Income 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><b>Risk associated with Pramerica Dynamic Asset rebalancing Tool:</b></p> <ol style="list-style-type: none"> <li>Given that the Scheme would dynamically allocate the assets between equity and debt based on Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART), the valuation matrix developed and maintained by the AMC (described below), it is likely that the Scheme may underperform the relevant benchmark during certain periods.</li> <li>At times, there might be a lag in terms of implementation of change in the asset allocation during periods of extreme volatility. This can also have an impact on the intended performance of the fund.</li> <li>Pramerica DART is based on certain fundamental and quantitative factors. Hence, it is likely that the asset allocation provided by the model may not show the desired results.</li> <li>Any significant change in the global macroeconomic situation might render some of the fundamental and quantitative factors as irrelevant for some time. In addition, such change might require new factors to be incorporated in the valuation matrix.</li> </ol> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in Pramerica Short Term Income 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>The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>																																							
<b>Risk Mitigation Strategies</b>	<p>Interest rate risk is managed by determination of modified duration (which is the expression for change in portfolio value for a basis point change in interest rate) of the portfolio. Analysis of macro economic conditions is done to form a view on future direction of interest rates and to the portfolio accordingly. Credit risk is managed by an analysis of issuer (financial / operating performance) with the help of internal and external research. Liquidity risk is addressed by maintaining exposure to cash / cash equivalents and highly liquid instruments as considered appropriate. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from the Board of Directors of AMC/Trustee Company.</p>																																								
<b>Plans and Options</b>	<p>The Scheme has two options, viz:</p> <ol style="list-style-type: none"> <li>Growth Option.</li> <li>Dividend Option.</li> </ol> <p>Dividend Option consists of:</p> <ul style="list-style-type: none"> <li>Dividend Reinvestment facility at a Monthly frequency.</li> <li>Payout facility at Monthly frequency</li> <li>Dividend Transfer Plan</li> </ul> <p>(If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme)</p>	<p>The Scheme has two Options, namely:</p> <ol style="list-style-type: none"> <li>Growth Option</li> <li>Dividend Option.</li> </ol> <p>Dividend Option has the following two facilities:</p> <ul style="list-style-type: none"> <li>Dividend Reinvestment facility at a Weekly, Fortnightly, Monthly &amp; Quarterly frequency; and</li> <li>Dividend Payout facility at a Monthly &amp; Quarterly frequency.</li> <li>Dividend Transfer Plan</li> </ul> <p>(If the amount of Dividend payable under the Dividend payout facility is ₹ 500/- or less, then the Dividend would be compulsorily reinvested in the Dividend Option of the Scheme.)</p>																																							
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<b>Benchmark index</b>	CRISIL MIP Blended Index	CRISIL Short Term Bond Fund Index																																							
<b>Name of the Fund Manager</b>	Mahendra Jajoo & Ravi Gopalakrishnan	Mahendra Jajoo																																							
<b>Performance of the scheme</b>	<p><b>Absolute Returns as on June 15, 2011</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Pramerica Dynamic Monthly Income Fund - Growth Option</th> <th>CRISIL MIP Blended index</th> </tr> </thead> <tbody> <tr> <td>Since Inception (April 5, 2011)</td> <td>-0.30%</td> <td>-0.63%</td> </tr> </tbody> </table> <p><b>Absolute Return for the past 1 financial year #</b></p> <p>Not Applicable, since the scheme was allotted on March 29, 2011</p> <p><b>Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</b></p> <p>Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the ten prevailing NAV.</p> <p># Since inception to March 31, 2011</p>	Period	Pramerica Dynamic Monthly Income Fund - Growth Option	CRISIL MIP Blended index	Since Inception (April 5, 2011)	-0.30%	-0.63%	<p><b>Absolute Returns as on June 15, 2011</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>Pramerica Short Term Income Fund - Growth Option</th> <th>CRISIL Short Term Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>Since Inception (February 4, 2011)</td> <td>6.10%</td> <td>5.45%</td> </tr> </tbody> </table> <p><b>Absolute Return for the past 1 financial year #</b></p> <p><b>Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</b></p> <p>Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the ten prevailing NAV.</p> <p># Since inception to March 31, 2011</p>	Period	Pramerica Short Term Income Fund - Growth Option	CRISIL Short Term Bond Fund Index	Since Inception (February 4, 2011)	6.10%	5.45%																											
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<b>Expenses of the Scheme Load Structure</b>	<p>Entry load : Not Applicable*</p> <p>Exit load :</p> <ul style="list-style-type: none"> <li>If the Units are Redeemed / Switched-out upto and including 365 days of allotment - @ 1%</li> <li>If the Units are Redeemed / Switched-out after 365 days of allotment - NIL</li> </ul> <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>Entry load : Not Applicable*</p> <p>Exit load :</p> <ul style="list-style-type: none"> <li>For redemption/switch-out before 3 months from the date of allotment - @0.25%</li> <li>For redemption/switches on or after 3 months from the date of allotment - Nil</li> </ul> <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>																																							
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<b>Daily Net Asset Value (NAV) Publication</b>	<p>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 (www.pramerica.com) and website of AMFI (www.amfiindia.com) and at least in two daily newspapers for every Business Day.</p>																																								

Name of the Scheme	<b>PRAMERICA EQUITY FUND</b>			<b>PRAMERICA DYNAMIC FUND</b>																																
<b>Investment Objective</b>	To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.			To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market instruments. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.																																
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<b>Investment Strategy</b>	<p data-bbox="389 592 1147 698">The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p data-bbox="389 698 1147 789">Under normal market conditions, majority of the portfolio of the Scheme will be invested in equity and equity related securities; a smaller part of the portfolio of the Scheme will be invested in money market instruments and debt securities issued by corporates and/or State and Central Government. This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme.</p> <p data-bbox="389 789 1147 919">Government securities may include Securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the State Government or supported by GOI or any other State Government in some other way. The Scheme will invest only in those debt and money market securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated money market securities which the Fund Manager believes to be of equivalent quality. In the case of unrated money market securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.</p> <p data-bbox="389 919 1147 1010">The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. Further, the securities maybe acquired through Initial Public Offerings (IPOs), secondary market operations, private placements, rights offers or through negotiated deals.</p> <p data-bbox="389 1010 1147 1203">The Investment Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the Investment Manager will conduct in-house research in order to identify various investment opportunities. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p> <p data-bbox="389 1203 1147 1227">Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>			<p data-bbox="1197 592 1958 698">The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. 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The Scheme, at any given point in time, will not have more than 70 % of the portfolio invested in debt securities and money market securities and debt securities issued by corporates and/or State and Central Government.</p> <p data-bbox="1197 837 1958 1016">This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme. Government securities may include Securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the State Government or supported by GOI or any other State Government in some other way. The Scheme will invest only in those debt and money market securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated money market securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.</p> <p data-bbox="1197 1016 1958 1106">The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. Further, the securities maybe acquired through Initial Public Offerings (IPOs), secondary market operations, private placements, rights offers or through negotiated deals.</p> <p data-bbox="1197 1106 1958 1303">The Investment Manager will select equity securities on a top-down and bottom-up, stock-by-stock basis, with consideration given to price-to-earnings, price-to-book, and price-to-sales ratios, as well as growth, margins, asset returns, and cash flows, amongst others. The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In selecting individual investment opportunities for the portfolio, the Investment Manager will conduct in-house research in order to identify various investment opportunities. 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Pramerica DART analyzes key lead indicators to evaluate the relative attractiveness of the equity markets at a particular point of time as explained in the paragraph below.</p> <p data-bbox="1197 1375 1958 1400">Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART):</p> <p data-bbox="1197 1400 1958 1490">Pramerica DART is a proprietary multi-factor model that works on the philosophy of mean reversion. The theory of mean revision suggests that prices and returns eventually move back towards the long-term average. Such an average can be the historical average of price or return. The model takes three broad parameters which drives asset prices, using historical data and is updated daily.</p> <p data-bbox="1197 1490 1958 1602">These are (i) Fundamental, (ii) Liquidity and (iii) Volatility. These factors change on a daily basis and gets updated in the Pramerica DART. The DART model assigns a valuation score, namely, PRAMERICA DART SCORE, that indicates whether equities are under-valued or over-valued at a particular point in time. Based on these scores, the model then calculates the optimum equity-debt mix. Since the data is updated daily, the rebalancing of the portfolio could occur on a daily basis.</p> <p data-bbox="1197 1602 1958 1626">The following are the indicative weights of the above-mentioned factors:</p> <table border="1" data-bbox="1212 1626 1554 1732"> <thead> <tr> <th>Factor</th> <th>Weight</th> </tr> </thead> <tbody> <tr> <td>Fundamental</td> <td>50% - 70%</td> </tr> <tr> <td>Liquidity</td> <td>20% - 30%</td> </tr> <tr> <td>Volatility</td> <td>0% - 10%</td> </tr> </tbody> </table> <p data-bbox="1197 1732 1958 1778"><b>Note:</b> (i) The underlying factors and parameters of the valuation matrix may change over time based on changing global macroeconomic environment.</p> <p data-bbox="1197 1778 1958 1823">(ii) The weights of the factors are only indicative and are subject to change depending on the changes in global and macro environment.</p> <p data-bbox="1197 1823 1958 1847">Stock markets movements are primarily driven by three broad factors, namely, Fundamental, Liquidity and Volatility.</p> <p data-bbox="1197 1847 1958 1962"><b>Fundamental factors:</b> Fundamental factors play a very important role in how stock markets perform over the long term. Hence, this is the primary reason why fundamental factors have been ascribed maximum weight. These would include macro as well as micro variables such as GDP growth, inflation, and the overall interest rate environment prevalent in the economy. Micro factors would include corporate earnings and current valuation based on various valuation criteria.</p> <p data-bbox="1197 1962 1958 2035"><b>Liquidity factors:</b> In addition to fundamental factors, stock markets in the short to medium term are governed by liquidity, both domestic and international. These are determined by money supply in the system, relative currency valuation, global interest rates, external trade and sovereign risk.</p> <p data-bbox="1197 2035 1958 2080"><b>Volatility factors:</b> Often times stock markets tend to get extremely volatile, either due to fundamental or technical factors. These are determined by F&amp;O prices and volumes, Derivative risk premium/discount, put/call volume ratio etc.</p> <p data-bbox="1197 2080 1958 2104">Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>			Factor	Weight	Fundamental	50% - 70%	Liquidity	20% - 30%	Volatility	0% - 10%																						
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<b>Risk Profile of the Scheme</b>	<p data-bbox="389 2144 1147 2207">Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in Pramerica Equity Fund involves certain Scheme specific risk factors apart which are summarized below:</p> <p data-bbox="389 2207 1147 2295">The Scheme carries risk associated with investing in equities, fixed income securities, foreign securities derivatives, securitised debt, short selling and stock lending. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. The AMC may choose to invest in unlisted securities which may increase the risk of the portfolio.</p> <p data-bbox="389 2295 1147 2361">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 data-bbox="389 2361 1147 2385">Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>			<p data-bbox="1197 2144 1958 2207">Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Investment in Pramerica Dynamic Fund involves certain Scheme specific risk factors apart which are summarized below:</p> <p data-bbox="1197 2207 1958 2295">The Scheme carries risk associated with investing in equities, fixed income securities, foreign securities derivatives, securitised debt, short selling and stock lending. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. The AMC may choose to invest in unlisted securities which may increase the risk of the portfolio.</p> <p data-bbox="1197 2295 1958 2482">Given that the Scheme would dynamically allocate the assets between equity and debt based on Pramerica DART, the valuation matrix developed and maintained by the AMC (described above), it is likely that the Scheme may underperform the relevant benchmark during certain periods. At times, there might be a lag in terms of implementation of change in the asset allocation during periods of extreme volatility. This can also have an impact on the intended performance of the Scheme. Pramerica DART is based on certain fundamental and quantitative factors. Hence, it is likely that the asset allocation provided by the model may not show the desired results. Any significant change in the global macroeconomic situation might render some of the fundamental and quantitative factors as irrelevant for some time. In addition, such change might require new factors to be incorporated in the valuation matrix.</p> <p data-bbox="1197 2482 1958 2655">As per the current Income Tax laws, equity mutual funds are exempt from long term capital gains tax, provided that the equity allocation in the fund is 65% or more. Given that the equity allocation under the Scheme may fall below this threshold and upto 30% in extreme situation, it is possible that the equity allocation remains below 65 % over a prolonged period. In such a case the Scheme may be regarded as a debt oriented fund as per extant Income Tax laws and consequently may not enjoy its tax advantage available to an equity oriented fund and may be subject to tax as a debt oriented fund in that particular financial year. In such situation, a Unitholder who has redeemed the units during the respective financial year may end up paying long term capital gain tax as applicable to a debt fund and consequently would also not be able to derive any benefit STT paid at the time of redemption.</p> <p data-bbox="1197 2655 1958 2721">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 data-bbox="1197 2721 1958 2745">Please refer to Scheme Information Document (SID) of the Scheme for detailed risk factors.</p>																																
<b>Risk Mitigation Strategies</b>	<p data-bbox="389 2769 1958 2812">The Scheme will actively manage a diversified portfolio of strong growth companies with sustainable business models. Since investing requires disciplined risk management, the AMC would incorporate safeguards seeking to control risks in the portfolio construction process. Risk is also expected to be reduced through diversification of the portfolio, which the AMC aims to achieve by spreading the investments over a range of industries, sectors and market capitalizations.</p> <p data-bbox="389 2812 1958 2900">Interest rate risk is managed by determination of modified duration (which is the expression for change in portfolio value for a basis point change in interest rate) of the portfolio. Analysis of macro economic conditions is done to form a view on future direction of interest rates and to the portfolio accordingly. Credit risk is managed by an analysis of issuer (financial / operating performance) with the help of internal and external research. Liquidity risk is addressed by maintaining exposure to cash / cash equivalents and highly liquid instruments as considered appropriate. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from the Board of Directors of AMC/Trustee Company.</p>																																			

<b>Plans and Options</b>	The Scheme has two options, viz., : 1. Growth Option. 2. Dividend Option, Dividend Option consists of: a) Dividend Payout Facility b) Dividend Re-investment Facility c) Dividend Transfer Plan <b>Note</b> : If the dividend amount payable under the Dividend Payout Facility is ₹ 250 or less, then the dividend amount would be compulsorily reinvested in the Dividend Option of the Scheme.	The Scheme has two options, viz., : 1. Growth Option. 2. Dividend Option, Dividend Option consists of: a) Dividend Payout Facility b) Dividend Re-investment Facility c) Dividend Transfer Plan <b>Note</b> : If the dividend amount payable under the Dividend Payout Facility is ₹ 250 or less, then the dividend amount would be compulsorily reinvested in the Dividend Option of the Scheme.																														
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<b>Benchmark Index</b>	S&P CNX Nifty	A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index.																														
<b>Name of the Fund Manager</b>	Ravi Gopalakrishnan and Mahendra Jajoo	Ravi Gopalakrishnan and Mahendra Jajoo																														
<b>Performance of the scheme</b>	<p style="text-align: center;"><b>Absolute Returns as on June 15, 2011</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>PRAMERICA EQUITY FUND - GROWTH OPTION</th> <th>CRISIL S&amp;P CNX INDEX</th> </tr> </thead> <tbody> <tr> <td>Since Inception (December 6, 2010)</td> <td>-9.59%</td> <td>-4.93%</td> </tr> </tbody> </table> <p style="text-align: center;"><b>#Absolute Return for the past 1 financial year</b></p> <p style="text-align: center;"><b>Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</b>          Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the ten prevailing NAV.          # Since inception to March 31, 2011</p>	Period	PRAMERICA EQUITY FUND - GROWTH OPTION	CRISIL S&P CNX INDEX	Since Inception (December 6, 2010)	-9.59%	-4.93%	<p style="text-align: center;"><b>Absolute Returns as on June 15, 2011</b></p> <table border="1"> <thead> <tr> <th>Period</th> <th>PRAMERICA DYNAMIC FUND - GROWTH OPTION</th> <th>CRISIL HYBRID INDEX</th> </tr> </thead> <tbody> <tr> <td>Since Inception (December 6, 2010)</td> <td>-5.89%</td> <td>-4.04%</td> </tr> </tbody> </table> <p style="text-align: center;"><b>#Absolute Return for the past 1 financial year</b></p> <p style="text-align: center;"><b>Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</b>          Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the ten prevailing NAV.          # Since inception to March 31, 2011          * A Hybrid benchmark with 50% weight to the Nifty and the balance 50% weight assigned to CRISIL MIP Index.</p>	Period	PRAMERICA DYNAMIC FUND - GROWTH OPTION	CRISIL HYBRID INDEX	Since Inception (December 6, 2010)	-5.89%	-4.04%																		
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<b>Expenses of the Schemes Load Structure</b>	Entry load: Not Applicable* Exit load: <ul style="list-style-type: none"> <li>If the Units are Redeemed / Switched-out within 365 days of allotment : 1%</li> <li>If the Units are Redeemed / Switched-out after 365 days of allotment : Nil</li> </ul> * 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.																															
<b>Recurring expenses</b>	<table border="1"> <tr> <td>First ₹ 100 crores of the average weekly net assets</td> <td>: 2.50%</td> <td rowspan="4" style="text-align: center;">Actual expenses for the previous financial year : 2.50%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 2.25%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 2.00%</td> </tr> <tr> <td>Balance</td> <td>: 1.75%</td> </tr> </table>	First ₹ 100 crores of the average weekly net assets	: 2.50%	Actual expenses for the previous financial year : 2.50%	Next ₹ 300 crores of the average weekly net assets	: 2.25%	Next ₹ 300 crores of the average weekly net assets	: 2.00%	Balance	: 1.75%	<table border="1"> <tr> <td>First ₹ 100 crores of the average weekly net assets</td> <td>: 2.50%</td> <td rowspan="4" style="text-align: center;">Actual expenses for the previous financial year : 2.47%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 2.25%</td> </tr> <tr> <td>Next ₹ 300 crores of the average weekly net assets</td> <td>: 2.00%</td> </tr> <tr> <td>Balance</td> <td>: 1.75%</td> </tr> </table>	First ₹ 100 crores of the average weekly net assets	: 2.50%	Actual expenses for the previous financial year : 2.47%	Next ₹ 300 crores of the average weekly net assets	: 2.25%	Next ₹ 300 crores of the average weekly net assets	: 2.00%	Balance	: 1.75%												
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<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). NAVs can also be viewed on the websites of AMC (www.pramerica.com) and AMFI (www.amfiindia.com).																															
<h2>INFORMATION COMMON TO ALL SCHEMES OF PRAMERICA MUTUAL FUND</h2>																																
<b>For investor Grievances please contact</b>	<b>Name and Address of Registrar:</b> Karvy Computershare Private Limited, Unit - Pramerica Mutual Fund, Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 500 034. Email id: customercare@pramerica.com <b>Name, address, telephone number, fax number, e-mail i.d. of Pramerica Mutual Fund:</b> Mr. V. Robinson Francis, Investor Relations Officer Pramerica Asset Managers Pvt. Ltd., 2nd floor, Nirlo House, Dr. Annie Besant Road, Worli, Mumbai - 400030. Tel: 91 22 6159 3000 Email Id: customercare@pramerica.com																															
<b>Unitholders' Information</b>	<b>Accounts Statements:</b> During the Ongoing Offer, the Account Statement reflecting the Purchase / Redemption / Switch of Units shall be dispatched to the Unit holder within 10 Business Days from the date of such transactions. Further, for SIP/STP/SWP the Account Statement shall be dispatched within 10 business days from the end of quarter/initial investment. <b>Annual Account Statement:</b> The Mutual Fund shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. <b>Annual Financial Results:</b> The Scheme annual report or an abridged summary thereof shall be mailed (e-mailed, where e-mail id is provided unless otherwise required) 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) and full annual report shall be available for inspection at the Head Office of Pramerica 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 (www.pramerica.com) and Association of Mutual Funds in India (www.amfiindia.com). <b>Half yearly portfolio to the investors:</b> 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.																															
<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>Dividend Policy</b>	The Trustee will endeavor to declare dividend as per the specified frequencies, 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. The AMC/ Trustee reserves the right to change the frequency of declaration of Dividend or may provide for additional frequency for declaration 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 Trustee company</b>	Pramerica Trustees Private Limited																															
<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.																															

Comparison with the existing schemes, number of folios and Assets under Management (AUM)	Name of the existing schemes	Primary investment Objective	Asset Allocation Pattern				Product Differentiation	AUM as on June 15, 2011 ₹ in Crore	No. of Folios as on June 15, 2011	
			Instruments		Indicative allocation (% of total assets)					Risk Profile
Pramerica Liquid Fund	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments.		Instruments		Indicative allocation (% of total assets)		Risk Profile	Pramerica Liquid Fund is an Open Ended Scheme which invests only in debt and money market instruments and floaters having a residual maturity of upto 91 days #	425.12	461
					Minimum	Maximum	High/ Medium / Low			
			Debt instruments (including Asset Backed Securities), money market instruments and floaters having a residual maturity of upto 91 days #		0	100	Low			
		Investments in securitised debt will not exceed 20% of the net assets as at the time of purchase. Investment in debt derivatives instruments will be up to 50% of the net assets of the Scheme. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Presently, the scheme does not intend to invest in overseas / foreign securities.								
Pramerica Ultra Short Term Bond Fund	The objective of the Scheme is to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.		Instruments		Indicative allocation (% of total assets)		Risk Profile	Pramerica Ultra Short Term Bond Fund is an open ended debt scheme that invest at least 80% in Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.**	461.12	643
					Minimum	Maximum	High/ Medium / Low			
			Money market and debt securities including government securities, corporate debt, and other debt instruments with residual maturity less than or equal to 400 days.**		80	100	Low			
			Debt instruments including government securities, corporate debt, and other debt instruments with a 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.		Instruments		Indicative allocation (% of total assets)		Risk Profile	Pramerica Short Term Income Fund is an Open Ended Income Scheme that invest atleast 65% in Debt and Money Market instrument with residual maturity upto 3 years.	103.20	156
					Minimum	Maximum	High/ Medium / Low			
			Debt and Money market instruments with residual maturity upto 3 years.		65	100	Low to Medium			
			Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months.		0	35	Low to Medium			
		Note : The average maturity of the Scheme's portfolio will not exceed 3 years. Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities.								
Pramerica Dynamic Monthly Income Fund	The objective of Scheme is 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. Monthly Income is not assured & is subject to availability of distributable surplus.		Instruments		Indicative allocation (% of total assets)		Risk Profile	Pramerica Dynamic Monthly Income Fund is an Open Ended Income scheme which invests 70% to 95% in Fixed Income Securities and 5% to 30% in Equity and Equity related instruments.	133.39	2,754
					Minimum	Maximum	High/ Medium / Low			
			Fixed Income Securities		70	95	Low to Medium			
			Equity and Equity related instruments		5	30	High			
		The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. Presently, the scheme does not intend to invest in securitised debt, overseas / foreign securities and also does not intend to engage in securities lending and borrowing.								
Pramerica Equity Fund	To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market Instruments.		Instruments		Indicative allocation (% of total assets)		Risk Profile	Pramerica Equity Fund is Open Ended Income Equity Scheme which invests 65% to 100% in Equity and Equity related instruments.	39.01	6,581
					Minimum	Maximum	High/ Medium / Low			
			Equity and equity related instruments* (including equity derivatives)		65	100	High			
			Debt and money market securities (including fixed income derivatives)		0	35	Low to Medium			
		*At least 60% of the equity portfolio would be invested into Large-Cap Companies at all points in time. Large Cap companies for this purpose means the listed companies which comprise the top 75% of the total market capitalization of the National Stock Exchange (NSE). Presently, the scheme does not intend to invest in securitised debt.								
Pramerica Dynamic Fund	To achieve long term capital appreciation by investing in an actively managed diversified portfolio consisting of equity and equity related securities including derivatives, debt and money market Instruments.		Instruments		Indicative allocation (% of total assets)		Risk Profile	Pramerica Dynamic Fund is Open Ended Dynamic Asset Scheme which invests 30% to 100% in Equity and Equity related instruments.	119.06	11,048
					Minimum	Maximum	High/ Medium / Low			
			Equity and equity related instruments* (including equity derivatives)		30	100	High			
			Debt and money market securities (including fixed income derivatives)		0	70	Low to Medium			
		The allocation between equities and debt shall be based on a Valuation Matrix viz., Pramerica Dynamic Asset Rebalancing Tool (Pramerica DART) developed and maintained by the AMC. Subject to applicable regulatory guidelines, the Scheme may also invest in foreign securities. Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign securities. Presently, the scheme does not intend to invest in securitised debt.								

This KIM is dated June 24, 2011

**LIST OF DESIGNATED COLLECTION CENTRES / INVESTORS SERVICE CENTRES**

**Pramerica Asset Managers Private Limited (For All Schemes)**

**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, Nirfon 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 Pvt. Ltd.**

**Pramerica Liquid Fund, Pramerica Ultra Short Term Bond Fund & Pramerica Short Term Income Fund**

**Ahmedabad** : 201, Shail Building, Opp. : Madhusudan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380006. **Agra** : Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P.) • **Ajmer** : 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. • **Baroda** : Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007. • **Bengaluru** : No. : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bengaluru - 560025. • **Bhubaneswar** : Plot No. - 104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751013. • **Burdwan** : 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. • **Chennai** : Flat No. F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. • **Coimbatore** : 29/1, 1st Floor, Chinthamani Nagar, Opp. To Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore- 641011. • **Cochin** : Room no 2, II nd floor Jewel Arcade, (Above Oriental Insurance Ltd) Layam Road Cochin - 682 011 • **Durgapur** : Old Dutta Automobiles Building 1st Floor, Nachan Road, Benachity Durgapur - 713 213. • **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 - 500034. **Hubli** : 8 & 9, Upper Ground Floor, C Block, Akshaya Park, Gokul Road Hubli - 580030 • **Jaipur** : S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302001. • **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, Chupansai Road Jodhpur - 342 001. • **Kanpur** : 15/46, Opp. : Muir Mills, Civil Lines, Kanpur - 208001. • **Kolkata** : 16 Jatni Bagchi Road, Kolkata - 700029. • **Lucknow** : Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. • **Ludhiana** : Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. • **Mangalore** : Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003. • **Mumbai** : DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400023. **Mysore** : L - 350, Silver Tower, Clock Tower, Ashoka Road Mysore - 570 001 • **Nagpur** : 1st Floor, Sadogay Arcade, W.H.C Road, Above Top N Town, Dharampeth, Nagpur - 440 001. • **Nasik** : S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422002. • **New Delhi** : 2E / 23, Jhandewalan Extn, New Delhi - 110055. • **Panaji** : City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panjim - 403001. • **Patna** : 3A, 3rd floor, Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001. • **Pune** : Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Suryo No. 184/4, F C Road, Pune - 411004. • **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. • **Siliguri** : Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. • **Surat** : G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat-395002. • **Udaipur** : 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. • **Varanasi** : D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010 • **Vijayawada** : 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 5201010. • **Visakhapatnam** : 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016.

**Pramerica Equity Fund, Pramerica Dynamic Fund & Pramerica Dynamic Monthly Income Fund**

**Agra** - Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P.) • **Ahmedabad** 201, Shail Building, Opp. : Madhusudan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006 • **Ajmer** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. • **Akola** - Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola-444004. • **Aligarh** - 1st Floor, Kumar Plaza, Aligarh -202001, Uttar Pradesh. • **Allahabad** - RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad - 211001. • **Amaravathi** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi-444605. • **Ambala** - 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. • **Amritsar** 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. • **Anand** - F-6, Chitrangana Complex, Opposite Motikaka Chawl, V.V. Nagar, Anand - 388 001. • **Ananthapur** - # 15-149, 1st Floor, S.R.Towers, Opp: Lalithakala Parishat; Subash Road, Anantapur - 515 001. • **Ankleshwar** - Shop No. F4 & 5, Shree Narmada Road, Old N.H. No. 8, Opp. HDFC Bank, Ankleshwar - 393001. • **Asansol** - Hotel Askok, 2nd Floor 18, G T Road, Asansol - 713 301. • **Aurangabad** - Shop No : 214/215, Tapadiya City Centre, Nairala Bazar, Aurangabad - 431 001. • **Bangalore** - No. 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. • **Bareilly** - 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Railway Station Road, Bareilly - 243 001. • **Baroda** - SB-4 & 5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390007; Gujarat. • **Belgaum** - Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum - 590001. • **Bellary** - No.1 KHB Colony, Gandhinagar, Bellary - 583101. • **Bharuch** - Ground Floor, Office No-6, Aditya Complex, Opposite Kasak Temple, Bharuch - 392 001. • **Bhavnagar** - Surabhi, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. • **Bhilai** - No.138, New Civic Centre, Bhilai - 490 006, Dist. Durg; Chattishgarh. • **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. Orissa. • **Bilaspur** - Shop No 201/202, V.R. Plaza, Link Road, Bilaspur-495001. • **Bokaro** - B-1, 1st Floor, Near Sonu Chandi Jewellers, City Centre, Sector -4, Bokaro Steel City - 827 004 (Jharkhand). • **Burdwan** - 63 G. T. Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. • **Chandigarh** Sector- 371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. • **Chandrapur** - Shop No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402. • **Chennai** - Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. • **Cochin** - Room No 2, IInd Floor, Jewel Arcade, (Above Oriental Insurance Limited), Layam Road, Cochin - 682 011. • **Coimbatore** - 29/1, 1st Floor, Chinthamani Nagar, Opposite to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641011. • **Cuttack** - Dargha Bazar, Opposite Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. • **Davangere** - # 15/9, Sobagoo Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002. • **Dehradun** - Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001. • **Dewas** - 27 RMO House, Station Road, Dewas-455001. • **Dhanbad** - 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001. • **Dharwad** - 67 & 8, Sri Banashankari Avenue, Ramnagar, Opposite NTTFB Road, Dharwad - 580 001. • **Dhule** - Upper Ground Floor, Sakri Road, Opposite Santoshi Mata Mandir, Dhule-424002. • **Erode** - No. 4, KMY Salai, Veerappan Traders Complex, Opposite Erode Bus Stand, Sathy Road, Erode - 638 003. • **Faridabad** - A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. • **Gandhidham** - Office No 14, First Floor, "Komal Complex", Plot No 305, Sector 12B, Near Shivaji Park, Gandhidham - 370 201. • **Gandhinagar** - 27, Suman Tower, Near Hotel Havelli, Sector No.11, gandhinagar, Ahmedbad-382 011. • **Ghaziabad** - 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. • **Gondia** - Shop No. : 9, Raj Laxmi Complex, Rail Toly, Gondia- 441 614. • **Gulbarga** - CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. • **Guntur** - Door No: 6-10-18, Sai House, 10/1, Arundelpet, Guntur - 522 002. • **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. • **Gwalior** - Shindi Ki Chawani, Nadi Gate Puli, MLB Road, Gwalior - 474 001. • **Haridwar** - 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. • **Hubli** - 8 & 9, Upper Ground Floor, C Block, Akshaya Park, Gokul Road, Hubli - 580030. • **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. • **Jabalpur** - 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur (M.P.) 482 001. • **Jaipur** - S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001. • **Jalandhar** - Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G. T. Road, Jalandhar - 144 004. • **Jalgaon** - 148 Navi Peth, Opp. Vijaya Bank, Near, Bharat Dudhalay, Jalgaon - 425 001. • **Jamnagar** - 108 Madhav Plaza, 700 SBI Bank, Near Lal Bangalov, Jamnagar - 361001. • **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; Chupansai Road, Jodhpur - 342 001. • **Junagadh** - 124/125, Punit Shopping Centre, Ranavat Chowk, Junagadh, Gujarat 362001. • **Kanpur** - 15/46, Opposite Muir Mills, Civil Lines, Kanpur - 208001. • **Karimnagar** - H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. • **Karur** - No.6, Old No.1304, Thiru-Vi-Ka Road, Near G. R. Kalyan Mahal, Karur - 639 001. • **Kolhapur** - 610 K Vardhaman Chambers, 2nd Lane Shahupuri, Kolhapur - 416001. • **Kolkata** - 16 Jatni Bagchi Road, Kolkata - 700 029. • **Kurnool** - Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004. • **Lucknow** - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. • **Ludhiana** - Sco-3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai** - Rakesh Towers, 30-C, Bypass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010. • **Mangalore** - Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore - 575 003. • **Margao** - 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa-403601. • **Meerut** - 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002. • **Mehsana** - Ul - 47, Appolo Enclave, Opposite Simandhar Temple, Modhera Char Rasta Highway, Mehnsana-384002. • **Moradabad** - OM Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. • **Mumbai** - DAS Chambers, Ground Floor, Opp. BSE, Next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023. • **Mysore** - L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. • **Nadiad** - 105 Gf City Plot, Near Paras Cinema, Nadiad - 387001 • **Nagpur** - 1st Floor, Sadogay Arcade, W.H.C Road, Above Top N Town, Dharampeth, Nagpur - 440 001. • **Nanded** - Shop No. 1, 2, 3 & 4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded-431602. • **Nasik** - S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **Navsar** - 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsar - 396 445. • **New Delhi** - 2E / 23, Jhandewalan Extension, New Delhi - 110055. • **Nellore** - 16/1112, Pogathota, Nellore - 524001. • **Nizamabad** - H.No. 4-9-55, 1st Floor, Uppala Rameshwar Complex, Jawahar Road, Nizamabad-503 001. • **Noida** - 202, Above Jaipuria Plaza; D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301. • **Panaji** - City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panjim - 403001. • **Patna** - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall; Exhibition Road, Patna - 800001. • **Pondicherry** - First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. • **Porbandar** - 3rd Floor, R D Complex, Opposite Sahyog Hospital, M G Road, Porbandar - 360755. • **Pune** - Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004. • **Raipur** - Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. • **Rajahmundry** - Rr. No. 6-1-4, First Floor, Rangachary Street, Tnagar, Rajahmundry-533101. • **Rajkot** - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opposite Ramkrishna Ashram, Rajkot - 360 001. • **Ranchi** - Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. • **Ratlam** - 1 Nagpal Bhawan, Freeganj Road, Tobatti, Ratlam-457001. • **Rourkela** - 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. • **Salem** - Old No.17, New No.49, Fort Main Road, First Floor, Shevapet, Salem - 636 001. • **Sambalpur** - Quality Mission, 1st Floor, Above Bata Shoe Shop/Preeti Auto Combine, Nayapara, Sambalpur-768 001. Shimoga Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201. • **Siliguri** - 16 Jatni Vinayak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. • **Solapur** - Siddeshwar 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. • **Srikakulam** - 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam-532001. • **Tirupathi** - Plot No. 17, 17A, R. C. Road, Tirupati - 517501. • **Trichy** - Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 620 017. • **Trivandrum** - 2nd Floor, Akshaya Towers, Above Jetairways, Sashtamangalam, Trivandrum - 695 010. • **Tuticorin** - 4B, A34, A37, Mangalmai, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. • **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. Valsad - Shop No 2, Phiroza Corner, Opposite Next Showroom, Tithal Road, Valsad - 396001. Vapi - Shop No 5, Phikhaji Residence, Opp DCB Bank, Vapi Silvassa Road, Vapi - 396195. • **Varanasi** - D-64/132, KA 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. • **Vellore** - No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore - 632001. • **Vijayawada** - 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 5201010. • **Visakhapatnam** - 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. • **Warangal** - 5-6-95, 1st Floor, Opposite B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 500601.