

Key Information Memorandum



Pramerica

MUTUAL FUND

Pramerica Credit Opportunities Fund (An Open Ended Debt Scheme)

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	:	October 7, 2011
New Fund Offer Closes on	:	October 21, 2011
Scheme Re-opens for continuous sale and repurchase on	:	November 4, 2011

MUTUAL FUND:

Pramerica Mutual Fund

Address: 2nd Floor, Nirlon House, Dr. Annie Besant Road, Worli, Mumbai - 400 030. www.pramericamf.com

SPONSOR:

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

*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.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 September 26, 2011

Key Information Memorandum

Pramerica Credit Opportunities Fund

(An Open Ended Debt Scheme)



Pramerica
MUTUAL FUND

Investment Objective	The investment objective of the scheme is to generate income by investing in debt /and money market securities across the credit spectrum. The scheme would also seek to maintain reasonable liquidity within the fund. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	(High/ Medium/ Low)
	Money market instruments & Debt securities	0	100	Low to Medium
	<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. The portfolio may hold cash depending on the market outlook. The fund manager may use derivative instruments as permitted under the Regulations from time and as may be deemed appropriate, to protect the downside risk. Further, aggregate asset allocation including exposure to derivatives will not exceed 100% of the net assets; and that same security wise hedge positions would be excluded from the same. Investment and disclosure by the Scheme in derivatives will be in line with SEBI guidelines.</p> <p>Change in Asset Allocation:</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 Regulations, as detailed in Section II (F) 'Fundamental Attributes' of the Scheme Information Document.</p>			
Investment Strategy	<p>The investment strategies will focus on constructing fixed income portfolios across the credit spectrum in line with investment objective, maintaining an optimum balance of credit quality, liquidity and yield. The Scheme will follow an active duration management strategy.</p> <p>Portfolio manager will manage the fund based on the outlook on interest rates and liquidity etc. Such outlook will be developed by in-house assessment of various macro factors like economic growth, inflation, credit pick-up, liquidity and other such factors as considered relevant. Credit portfolio management will be primarily guided by external credit ratings assigned by any of the recognized credit rating agency. Additionally, as may be deemed appropriate, inputs may be available from financial statement analysis, management review, industry trends, capital structure and covenant analysis to identify securities for inclusion / exclusion from credit portfolios. Efficient portfolio construction will be used to manage interest rate risk across different asset class and duration buckets, and optimise risk-adjusted returns. The Scheme may use debt derivative instruments like interest rate swaps like Overnight Indexed Swaps ("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>			
Risk Profile of the Scheme	<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 Credit Opportunities 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>			
Risk Mitigation Strategies	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.			

Plans and Options	<p>The Scheme has two Options, namely, Growth Option & Dividend Option.</p> <p>The Dividend Option has the following three facilities:</p> <ol style="list-style-type: none"> Dividend Reinvestment; Dividend Payout; and Dividend Transfer <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>																																
Applicable NAV (after the scheme opens for repurchase and sale)	<p>Subscription / Redemption / Switch - in / Switch-out with the Fund</p> <table border="1" data-bbox="346 457 1483 1707"> <thead> <tr> <th data-bbox="346 457 958 491"></th> <th data-bbox="958 457 1103 491">Cut-Off timing</th> <th data-bbox="1103 457 1483 491">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="346 491 958 663"> <p>a) Subscription / Switch - in for below ₹ 1 crore</p> <p>Where a valid application is received on any Business Day at the official points of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application with the Fund.</p> </td> <td data-bbox="958 491 1103 569">Upto 3.00 p.m.</td> <td data-bbox="1103 491 1483 569">the closing NAV of the same business day</td> </tr> <tr> <td data-bbox="346 569 958 663"></td> <td data-bbox="958 569 1103 663">After 3.00 p.m.</td> <td data-bbox="1103 569 1483 663">the closing NAV of the next business day</td> </tr> <tr> <td colspan="3" data-bbox="346 663 1483 764"> <p>b) Purchases including Switch-ins for ₹ 1 crore and above:</p> <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> </td> </tr> <tr> <td data-bbox="346 764 958 957"> <p>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.</p> </td> <td colspan="2" data-bbox="958 764 1483 957"> <p>Applicable NAV</p> <p>The closing NAV of the day of receipt of application</p> </td> </tr> <tr> <td data-bbox="346 957 958 1108"> <p>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.</p> </td> <td colspan="2" data-bbox="958 957 1483 1108"> <p>The closing NAV of the next Business Day</p> </td> </tr> <tr> <td data-bbox="346 1108 958 1234"> <p>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.</p> </td> <td colspan="2" data-bbox="958 1108 1483 1234"> <p>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.</p> </td> </tr> <tr> <td colspan="3" data-bbox="346 1234 1483 1524"> <p>Note:</p> <ul style="list-style-type: none"> For purchase transactions, the time of credit into the Scheme's account will only be considered, irrespective of the time of debit to the investor's bank account. 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Minimum Application Amount/ Number of Units	<p>Initial investment under a folio</p> <p>Minimum of ₹5,000/- and in multiples of ₹ 1/- thereafter.</p>	<p>For subsequent investments (i.e., Addl. purchase) under an existing folio</p> <p>Minimum of ₹1,000/- and in multiples of ₹ 1/- thereafter.</p>	<p>Minimum Redemption Amount</p> <p>₹ 500/- 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.</p>																														
Despatch of Repurchase (Redemption) Proceeds	<p>Within 10 Business Days of the receipt of the redemption request at the designated Investor Service Center of Pramerica Mutual Fund.</p>																																
Benchmark Index	<p>CRISIL Composite Bond Fund Index</p>																																

Dividend Policy	The Trustee will endeavor to declare dividend subject to availability of distributable surplus calculated in accordance with the Regulations. It must be clearly understood that there is neither any assurance to the 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.	
Name of the Fund Manager	Mr. Mahendra Jajoo	
Name of the Trustee Company	Pramerica Trustees Private Limited	
Performance of the scheme	The Scheme, being a new fund, does not have any performance track record	
Expenses of the Scheme (i) Load Structure	<p>During New Fund Offer Period and Ongoing Offer</p> <p>Entry load : Not Applicable</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>Exit Load:</p> <ul style="list-style-type: none"> • @ 2%, if the units are Redeemed / Switched-out on or before 365 days of allotment • NIL, If the Units are Redeemed / Switched-out after 365 days of allotment 	
(ii) Recurring expenses	<p>First ₹ 100 crores of the average weekly net assets : 2.25%</p> <p>Next ₹ 300 crores of the average weekly net assets : 2.00%</p> <p>Next ₹ 300 crores of the average weekly net assets : 1.75%</p> <p>Balance : 1.50%</p>	<p>Actual expenses for the previous financial year</p> <hr/> <p>Not Applicable being a new scheme</p>
Waiver of Load for Direct Applications	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. Exit Load is applicable as mentioned above.	
Tax treatment for the Investors(Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisors.	
Daily Net Asset Value (NAV) Publication	<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).</p> <p>The AMC shall publish the NAVs on its Website and of the AMFI (www.amfiindia.com) and at least in two daily newspapers for every Business Day.</p>	
For Investor Grievances please contact	<p>Name and Address of Registrar Karvy Computershare Private Limited Unit - Pramerica Mutual Fund Address: Karvy Plaza, Street No. 1, Banjara Hills, Hyderabad - 400 034. Email id : customercare@pramericamf.com</p>	<p>Name, address, telephone number, fax number, e-mail i.d. of Pramerica Mutual Fund 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: customercare@pramericamf.com</p>
Transaction Charges	<p>In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid to transaction charges for purchase transactions:</p> <ul style="list-style-type: none"> • @ ₹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. <p>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. Please refer to the SIP Enrolment form for terms and conditions before enrolment</p> <p>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 the Account Statement issued by the Mutual Fund.</p> <p>There shall be no transaction charges on -</p> <p>(i) 'Direct' investments; (ii) subscription below ₹ 10,000/- and (iii) switch (including STP) and redemption (including SWP) transactions.</p> <p>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).</p>	
Unitholders' Information	<p>Accounts Statements:</p> <ul style="list-style-type: none"> • An account statement showing the number of Units allotted will be sent to each Unitholder not later than 5 business days from the close of the NFO Period / the date of receipt of the request (during the Ongoing Offer) to each applicant whose application has been accepted. Where the applicant has provided e-mail address in the Application Form, the Account Statement will be sent only through e-mail. Where the applicant has not provided e-mail address, the account statement will be sent by ordinary post/ courier. • The AMC shall issue a consolidated account statement across all schemes 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 all the investors in whose folios any transaction has taken place during that month on the basis their PAN and common holding pattern. • The AMC shall issue a consolidated half yearly account statement on or before tenth day of succeeding month, detailing holding at the end of the six month (September/ March), across all schemes, to all such investors in whose folios no transaction has taken place during that period on the basis their PAN and common holding pattern. The half yearly account statements may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. <p>Note: The consolidated account statement shall be issued across all schemes of all mutual funds in India as mandated by SEBI, as soon as the Mutual Fund is in a position to do so in partnership with other mutual funds, under AMFI's guidance.</p> <p>Annual Financial Results: The Scheme annual report or an abridged summary thereof shall be sent 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 a soft copy by email where the investor's e-mail address is available with the AMC or a physical copy by ordinary post / courier where email address is not available. 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.pramericamf.com) and Association of Mutual Funds in India (www.amfiindia.com).</p> <p>Half yearly portfolio to the investors: 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.</p>	

Comparison with the existing schemes, number of folios and Assets under Management(AUM)

Differentiation of [Pramerica Credit Opportunities Fund](#) with other existing Scheme of Pramerica Mutual Fund -
 The Scheme, Pramerica Credit Opportunities Fund, is an open ended debt scheme that invests 100% in Money market instruments & Debt securities across the credit spectrum. The following table shows the differentiation of the Scheme with the existing open-ended income / debt schemes of Pramerica Mutual Fund:

Name of the existing Scheme	Primary Investment Objective	Asset Allocation Pattern			Product Differentiation	AUM ₹ Cr.	No. of Folios	
						As on August 31, 2011*		
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 liquid scheme which invests only in debt and money market instruments and floaters with a residual maturity of upto 91 days.	529.53	422	
		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						
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	Asset allocation (% of total assets)		Risk Profile	Pramerica Ultra Short Term Bond Fund is an open ended debt scheme which aims to provide reasonable returns, commensurate with a low to moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments.	430.58	758
			Min.	Max.	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 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.						

Comparison with the existing schemes, number of folios and Assets under Management (AUM) (Contd...)	Name of the existing Scheme	Primary Investment Objective	Asset Allocation Pattern			Product Differentiation	AUM ₹ Cr.	No. of Folios
							As on August 31, 2011*	
	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	Asset allocation (% of total assets)		Risk Profile	186.32	367
				Min.	Max.			
			Debt and Money market instruments with residual maturity upto 3 years	65	100	Low		
			Debt and Money market instruments with residual maturity not exceeding 5 years and 3 months	0	35	Low		
			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					
	Pramerica Dynamic Monthly Income Fund	To generate regular returns through investment in Debt and Money Market Instruments and to generate capital appreciation by investing in equity and equity related instruments.	Instruments	Asset allocation (% of total assets)		Risk Profile	137.92	2914
				Min.	Max.			
			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.					
	Pramerica Treasury Advantage Fund	To provide reasonable returns, commensurate with moderate level of risk and high degree of liquidity, through a portfolio constituted of money market and debt instruments	Instruments	Asset allocation (% of total assets)		Risk Profile	53.07	70
				Min.	Max.			
			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			
			Debt instruments including government securities, corporate debt, and other debt instruments with residual maturity greater than 550 days.	0	35			
			Presently, the Scheme does not intend to invest in securitised debt and overseas / foreign securities					

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

Date : September 26, 2011



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 - 21 1001. • **Ambala** : 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. • **Amravati**: Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Road Amravathi - 444605 • **Amritsar** : 72-A, Taylor'S Road Aga Heritage Gandhi Ground Amritsar - 143 001. • **Anand** : F-6, Chitrangana Complex Opp: Motikaka Chawl; V V Nagar Anand - 388 001. • **Asansol**: Hotel 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 - 560025. • **Begusarai** : Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Ghantighar, 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 Chandi 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, Kizhavana Road, Panampilly 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 Sirmour 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, Gurgaon, 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 - 302001. • **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. 1304 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 416001. • **Kolkata** : 16 Jatini 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 - 141 001. • **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 WHC Road, Above Top N Town, Dharampeth Nagpur - 440 001. • **Nasik** S-12, Second Floor, Suyojit Sankul, Sharanpur Road Nasik - 422002. • **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 - 201301. • **Patna** : 3A, 3rd Floor, Anand tower Beside chankya cinema hall; Exhibition road Patna - 800001. • **Pune** : Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneswar Paduka Chowk, F C Road, Pune - 411004. • **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. • **Rourkella** 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012. • Sambalpur : Quality Massion, 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 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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