

Grow your Investment with the Power of Equity and Save on Tax.

To build a high quality growth-oriented portfolio to provide long-term capital gains to the investors. The scheme aims at providing returns through capital appreciation.

Performance of Scheme (as on October 31, 2018)

Growth of ₹10,000 since inception date (March 31, 1996)

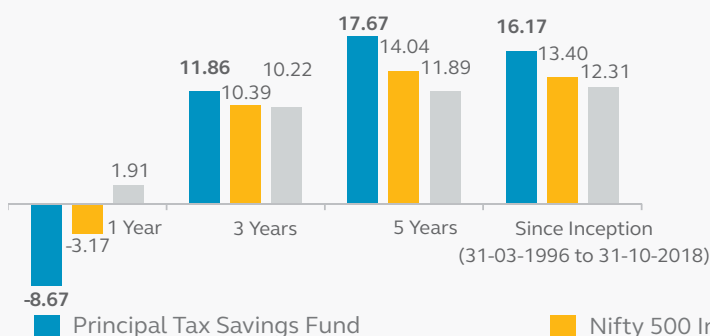


Your investment would have multiplied by

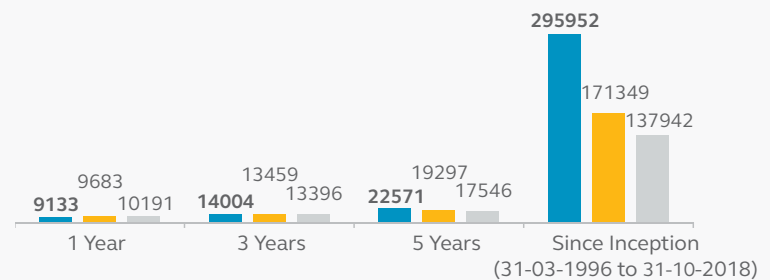
29.60
times

if invested on inception date

% Return

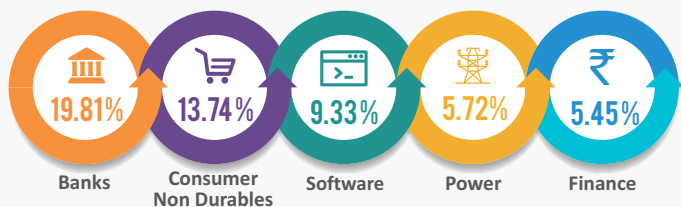


\$ Point to Point (PTP) Returns (₹)

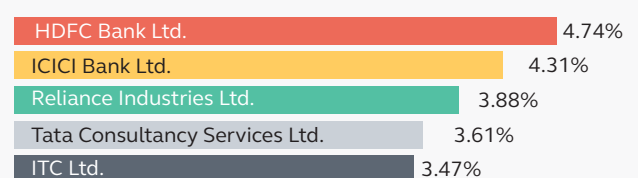


Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Returns (in %) are calculated on Compounded Annualised Basis (CAGR). \$ PTP (Point to Point) Returns are based on standard investment of 10,000/- made at the beginning of relevant period. Performance of the dividend option for the investors would be net of dividend distribution tax, as applicable. *As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 Index PRI values from date 31-03-1996 to 26-11-1998 and TRI values since 26-11-1998. **As TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of Nifty 50 Index PRI values from date 31-03-1996 to 30-06-1999 and TRI values since 30-06-1999.

Top 5 Sectors (as on October 31, 2018)



Top 5 Stocks (as on October 31, 2018)



Investing Facts

Fund Manager

P.V.K. Mohan

Total work experience of 25 years. Managing this scheme since September, 2010

Plans: Regular & Direct

Options: Both the Plans offer Growth & Half Yearly Dividend Option (w.e.f. September 11, 2017)

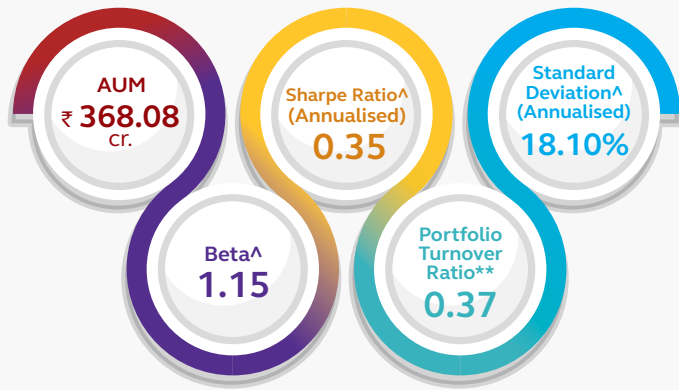
Minimum Investment Amount: New Investor: ₹ 500 | Existing Investor: ₹ 500

Exit Load: Nil

SIP: Available.

STP/RWP: Available after lock-in period.

Key Statistics (as on October 31, 2018)



Note: [^] The above measures have been calculated by taking rolling returns for a 3 year period with 6.60% risk free rate of return (1 days-MIBOR Rate as on October 31, 2018).

****** The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (as on October 31, 2018).

Dividend Update

Date	Regular Plan	
	Dividend (₹/Unit*)	Cum Dividend NAV
March 31, 2008	8.00	90.12
January 15, 2007	5.00	83.66

Past performance may or may not be sustained in the future. * On face value of ₹10.
Note: All Dividend (₹/Unit) figures are Gross Dividend. Pursuant payment of dividend, the NAV of Dividend Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

Annexure of returns for all schemes managed by fund manager (as on October 31, 2018)

	1 Year return (%)		3 Year returns (%)		5 Year returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Funds Managed by P. V. K Mohan						
PRINCIPAL Balanced Advantage Fund³ Benchmark - 50% Nifty 100 Index - TRI + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index Managing since - July 2017 (Equity Portion)	3.22	2.42	6.49	8.54	11.16	10.29
PRINCIPAL Equity Savings Fund⁵ Benchmark - 30% Nifty 50 - TRI + 70% CRISIL Liquid Fund Index Managing Equity Portion since - June 2016 (Equity Portion)	1.25	5.70	6.42	8.11	7.34	9.07
PRINCIPAL Retirement Savings Funds - Conservative Plan⁶ Benchmark - 30% Nifty 50 - TRI + 70% CRISIL Liquid Fund Index (Managing since - June 2018)	0.94	5.70	NA	NA	NA	NA
PRINCIPAL Retirement Savings Funds - Moderate Plan⁵ Benchmark - CRISIL Hybrid 35 + 65 - Aggressive Index** Managing since - June 2018	-0.67	0.22	NA	NA	NA	NA
PRINCIPAL Retirement Savings Funds - Progressive Plan⁴ Benchmark - Nifty 200 Full Marketcap Index (Managing since - June 2018)	-3.29	-1.22	NA	NA	NA	NA
PRINCIPAL Hybrid Equity Fund¹² Benchmark - CRISIL Hybrid 35+65 Aggressive Index** Managing since - May 2010 (Equity Portion)	-2.46	0.22	13.03	9.52	15.87	12.17
PRINCIPAL Multi Cap Growth Fund¹⁰ Benchmark - Nifty 500 Index - TRI* Managing since - September 2010	-7.95	-3.17	12.22	10.39	17.90	14.04
PRINCIPAL Personal Tax Saver Fund⁸ Benchmark - Nifty 500 Index - TRI* Managing since - July 2017	-8.65	-3.17	6.69	10.39	12.49	14.04

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P.V.K. Mohan also manages Principal Balanced Advantage Fund - Equity Portion and Principal Personal Tax Saver (w.e.f. July 01, 2017), Principal Hybrid Equity Fund - Equity Portion since May 2010, Principal Equity Savings Fund - Equity Portion w.e.f. June 23, 2016 and Principal Multicap Growth Fund (w.e.f. September 2010) and Principal Retirement Savings Fund (Conservative Plan-Progressive Plan-Moderate Plan) (w.e.f. June 2018)

³Fresh sale of units i.e. by way of purchase/ Switch-ins and registration of fresh SIP arrangement under the Scheme is suspended till further notice.

⁵Ms. Bekxy Kuriakose manages Debt Portion of Principal Balanced Advantage Fund (w.e.f. January 01, 2018) & Debt Portion of Principal Hybrid Equity Fund (w.e.f. March 2016)

⁶Mr. Pankaj Jain manages Debt Portion of Principal Equity Savings Fund (w.e.f. January 01, 2018)

⁸Principal Personal Tax Saver Fund - * As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 Index PRI values from date 31-03-1996 to 26-11-1998 and TRI values since 26-11-1998.

** The equity component of CRISIL Hybrid 35+65-Aggressive Index is represented by total returns variant of S&P BSE 200.

¹ Formerly known as Principal Growth Fund (w.e.f. April 23, 2018), ² Formerly known as Principal Balanced Fund (w.e.f. June 11, 2018) & ³ Formerly known as Principal SMART Equity Fund (w.e.f. June 04, 2018), ⁴ Formerly known as Principal Asset Allocation Fund of Funds: Aggressive Plan (w.e.f. June 11, 2018), ⁵ Principal Asset Allocation Fund of Funds: Moderate Plan (w.e.f. June 11, 2018) & ⁶ Principal Asset Allocation Fund of Funds: Conservative Plan (w.e.f. June 11, 2018).

*Mr. Siddharth Mohta has been appointed as a Associate Fund Manager of Principal Multi Cap Growth Fund (w.e.f. August 2018)

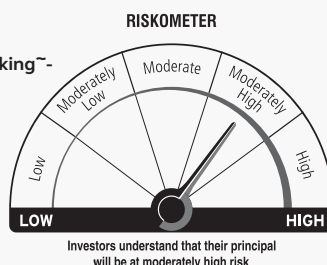
Principal Tax Savings Fund:

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

This product is suitable for investors who are seeking ~

- Long term Capital Growth with a three year lock-in.
- Investment in equity & equity related securities including equity derivatives of companies across market capitalization.

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



Distributed by:

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.