

# Principal Dynamic Bond Fund

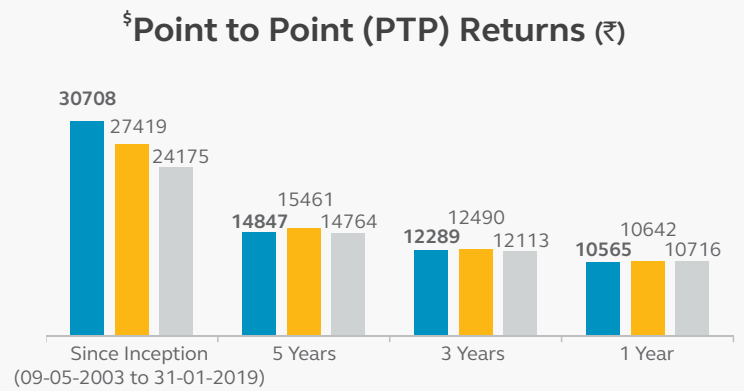
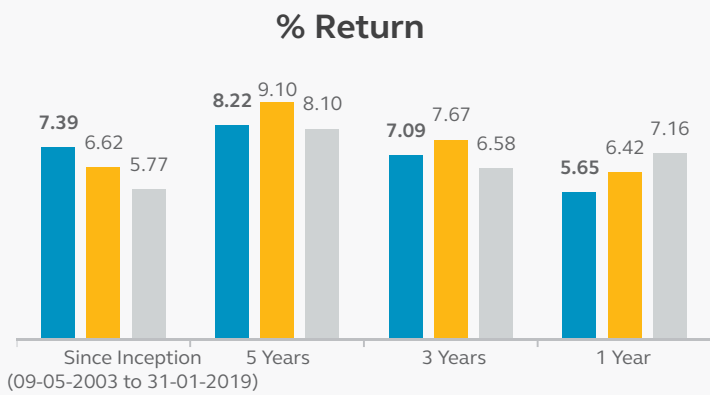
An Open-ended Dynamic Debt Scheme Investing Across Duration

January, 2019

## Why should you invest ?

- **Dynamic Management:** The fund manager aims to dynamically manage the portfolio by adjusting the duration and credit exposures over the interest rate cycle with an aim to provide superior risk adjusted return. This also mitigates the need for investors to switch between low and high duration funds over the interest rate cycle.

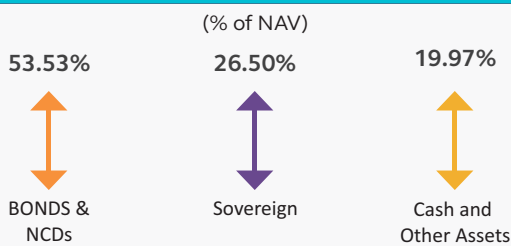
## Performance of Scheme (as on January 31, 2019)



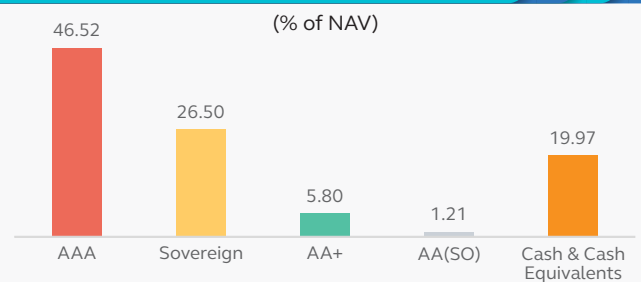
■ Principal Dynamic Bond Fund ■ CRISIL Composite Bond Fund Index (Benchmark) ■ CRISIL 10 Year Gilt Index ( Additional Benchmark)

**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.

## Top Composition by Assets (as on January 31, 2019)



## Rating Profile (as on January 31, 2019)



## Investing Facts

### Fund Manager



**Bekxy Kuriakose**

Total work experience of 18 years. Managing this scheme since January, 2013

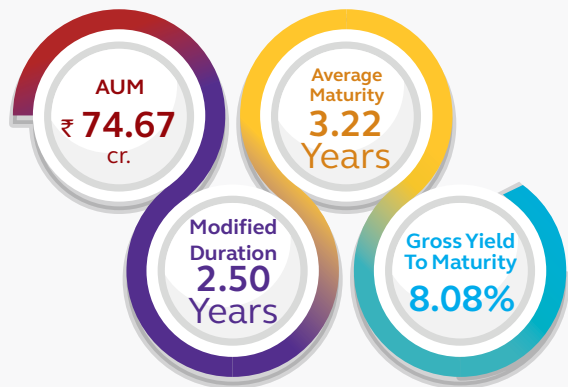
**Plans:** Regular and Direct Plan

**Options:** Both the Plans offer Dividend & Growth Option.

**Minimum Investment Amount:** New Investor: ₹ 5,000 | Existing Investor: ₹ 1,000

**Exit Load:** If redeemed on or before 1 Year from the date of allotment-1%.

**SIP/STP/RWP-** Available



Date	Regular Plan	
	Dividend (₹/Unit*)	Cum Dividend NAV
<b>Quarterly Dividend Option (Last 3 Quarters)</b>		
December 17, 2018	0.3617	13.6933
September 17, 2018	0.0559	13.3265
December 15, 2017	-	-
<b>Annual Dividend Option (Last 3 Years)</b>		
September 17, 2018	0.0473	11.3455
September 15, 2017	0.8390	12.1187
September 23, 2016	1.1602	12.4565

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.

Effective after the close of business hours on September 29, 2017 Principal Government Securities Fund has been merged into Principal Dynamic Bond Fund.

### Annexure of returns for all schemes managed by fund manager (as on January 31, 2019)

	1 Year return (%)		3 Year returns (%)		5 Year returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
<b>Bekxy Kuriakose</b>						
<b>PRINCIPAL Balanced Advantage Fund<sup>2</sup></b> Benchmark - 50% Nifty 100 Index - TRI + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index Managing since - January 2018 (Debt Portion)	2.51	2.16	7.82	10.58	11.45	11.07
<b>PRINCIPAL Hybrid Equity Fund<sup>1</sup></b> Benchmark - CRISIL Hybrid 35+65 - Aggressive Index** Managing since - March 2016 (Debt Portion)	-3.35	0.19	15.67	12.17	15.84	13.21

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).

Mr. P.V.K Mohan manages Principal Hybrid Equity Fund (Equity Portion)-(w.e.f May 2010) & Principal Balanced Advantage Fund (Equity Portion)-(w.e.f July 2017).

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

<sup>1</sup> Formerly known as Principal Balanced Fund (w.e.f. June 11, 2018) & <sup>2</sup> Formerly known as Principal SMART Equity Fund (w.e.f. June 04, 2018)

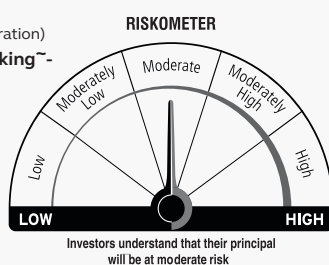
#### Principal Dynamic Bond Fund:

(An open ended dynamic debt scheme investing across duration)

This product is suitable for investors who are seeking ~

- Income over a long term investment horizon.
- Investment in Debt & Money Market Instruments.

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



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