

Principal Dynamic Bond Fund[^]

An Open-ended Dynamic Debt Scheme Investing Across Duration

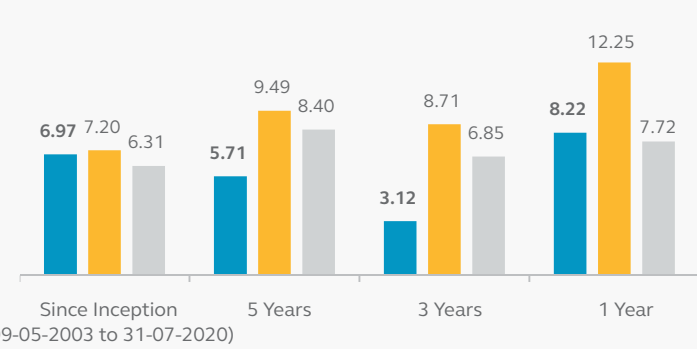
August, 2020

Why should you invest ?

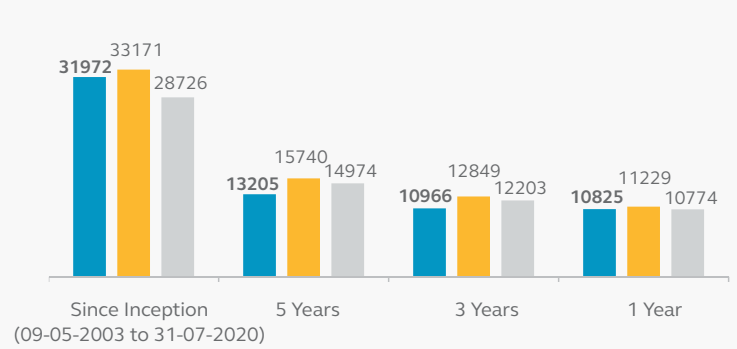
Dynamic Management: The fund manager aims to dynamically manage the portfolio by adjusting the duration and credit exposures over the interest rate cycle with an aim to provide superior risk adjusted return. This also mitigates the need for investors to switch between low and high duration funds over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

Performance of Scheme (as on July 31, 2020)

% Return



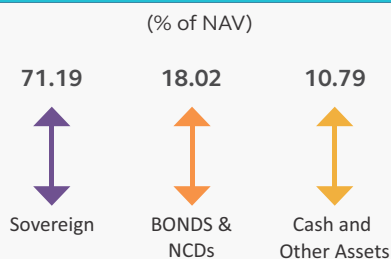
\$ Point to Point (PTP) Returns (₹)



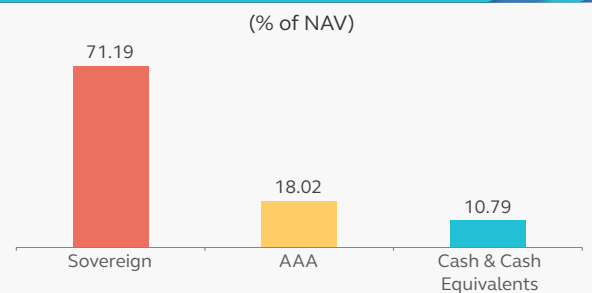
■ Principal Dynamic Bond Fund ■ CRISIL Composite Bond Fund Index (Benchmark) ■ CRISIL 10 Year Gilt Index (Additional Benchmark)

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 July 31, 2020)



Rating Profile (as on July 31, 2020)



Investing Facts

Fund Manager



Bekxy Kuriakose

Total work experience of 20 years. Managing this scheme since January, 2013

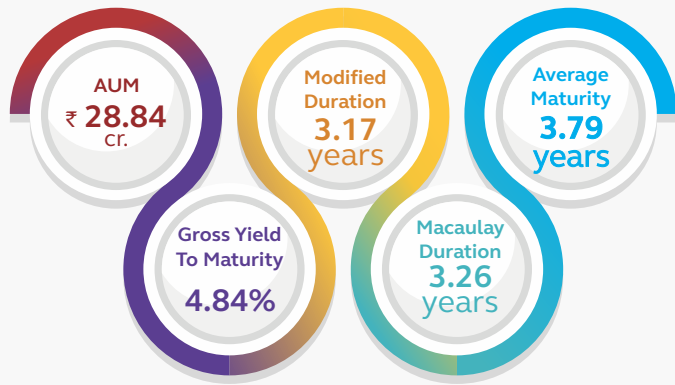
Plans: Regular and Direct Plan

Options: Both the Plans offer Dividend & Growth Option.

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

Exit Load: 1% if redeemed on or before 1 year from the date of allotment. (w.e.f December 26, 2019)

SIP/STP/RWP- Available



Date	Regular Plan		Direct Plan	
	Dividend (₹/Unit*)	Cum Dividend NAV	Dividend (₹/Unit*)	Cum Dividend NAV
Quarterly Dividend Option (Last 3 Quarters)				
March 15, 2019	0.2391	13.6294	0.2598	13.7155
December 17, 2018	0.3617	13.6933	0.3901	13.7855
September 17, 2018	0.0559	13.3265	0.1658	13.4975
Annual Dividend Option (Last 3 Years)				
September 17, 2019	0.0922	11.3291	0.1691	11.7265
September 17, 2018	0.0473	11.3455	0.1460	11.7674
September 15, 2017	0.8390	12.1187	0.9571	12.5574

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 July 31, 2020)

	1 Year return (%)		3 Years returns (%)		5 Years returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Bekxy Kuriakose						
PRINCIPAL Low Duration Fund Benchmark - CRISIL Low Duration Debt Index Managing since - May 2019	6.18	8.35	0.23	7.94	3.38	8.13
PRINCIPAL Ultra Short Term Fund³ Benchmark - Nifty Ultra Short Duration Debt Index Managing since - May 2019	5.16	6.78	4.27	7.49	5.62	7.59
PRINCIPAL Balanced Advantage Fund² Benchmark - 50% Nifty 100 Index - TRI + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index Managing since - January 2018 (Debt Portion)	4.87	6.04	3.18	6.09	4.69	7.58
PRINCIPAL Cash Management Fund Benchmark - CRISIL Liquid Fund Index Managing since - May 2019	4.75	5.53	3.14	6.72	4.85	6.96
PRINCIPAL Hybrid Equity Fund¹ Benchmark - CRISIL Hybrid 35+65 - Aggressive Index** Managing since - March 2016 (Debt Portion)	1.52	6.95	2.32	5.88	7.42	8.20

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. Mr. Ravi Gopalakrishnan manage Principal Hybrid Equity Fund (Equity Portion) (w.e.f July 2019), & Mr. Ashish Aggrawal manage Principal Hybrid Equity Fund as a Associate Fund Manager (w.e.f October 2019)

Mr. Ravi Gopalakrishnan manage Principal Balanced Advantage Fund (Equity Portion) - (w.e.f July 2019).

** 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 Balanced Fund (w.e.f. June 11, 2018) & ² Formerly known as Principal SMART Equity Fund (w.e.f. June 04, 2018), ³ Formerly known as Principal Money Manager Fund (w.e.f. May 16, 2018).

⁴ Pursuant to proposal of merger of Principal Credit Risk Fund and Principal Dynamic Bond Fund into Principal Short Term Debt Fund, the exit option is available to the unitholders of these Schemes from August 06, 2020 to September 04, 2020 upto 3.00 PM. No fresh subscriptions, including switch-ins and registration for systematic transaction i.e. Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Regular Withdrawal Plan (RWP) etc. is being accepted in the Principal Credit Risk Fund and Principal Dynamic Bond Fund with effect from August 06, 2020.

DISCLAIMER: The investment strategy stated above may change from time to time without any notice and shall be in accordance with the strategy as mentioned in the Scheme Information Document of the scheme. The views contained herein are not to be taken as an advice or recommendation to buy or sell any investment or interest thereto. Reliance upon information in this material is at the sole discretion of the reader. This material should not be relied upon by you in evaluating the merits of investing in any securities or products. Diversification does not guarantee investment returns and does not eliminate the risk of loss. It should be noted that the value of investments and the income from them may fluctuate in accordance with market conditions and taxation agreements and investors may not get back the full amount invested. **Past performance may or may not be sustained in future.** The views and strategies described may not be suitable for all investors. Furthermore, whilst it is the intention to achieve the investment objective of the investment product(s), there can be no assurance that those objectives will be met. Investors are advised to consult their Investment advisors for determining their risk appetite and Tax Advisor before taking any investment decision.

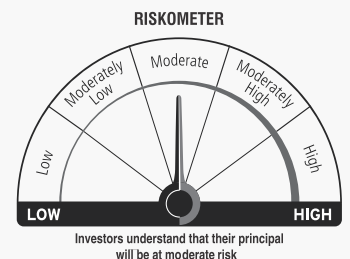
Principal Dynamic Bond Fund:

(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.



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