

Principal Tax Savings Fund

An Open-ended Equity Linked Saving Scheme
With A Statutory Lock In Of 3 Years And Tax Benefit

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

October, 2019

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, 2019)

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

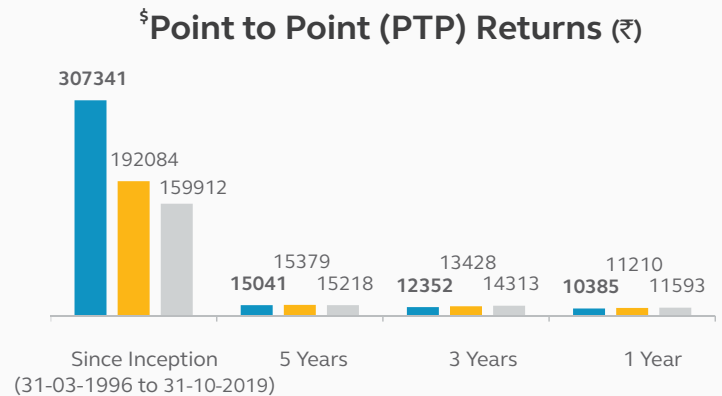
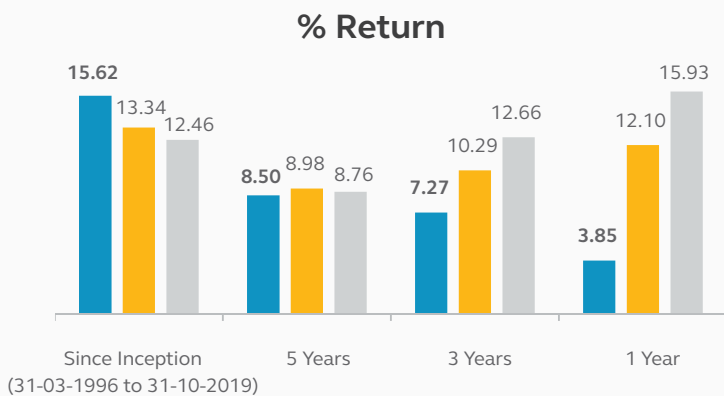


Your investment would have multiplied by

30.73

times

if invested on inception date



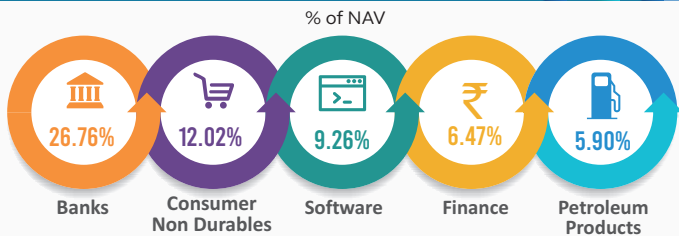
Principal Tax Savings Fund

Nifty 500 Index - TRI* (Benchmark)

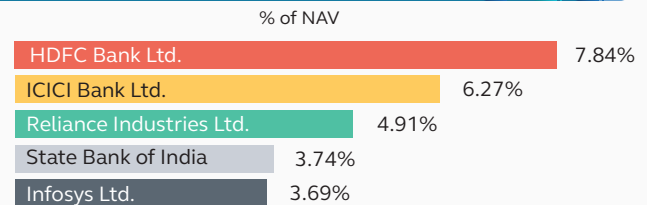
Nifty 50 - TRI** (Additional Benchmark)

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. *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 Industry Allocation (as on October 31, 2019)



Top 5 Stocks (as on October 31, 2019)



Investing Facts

Fund Manager



Sudhir Kedia

Total work experience of 13 years. Managing this scheme since October, 2019

Plans: Regular & Direct

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

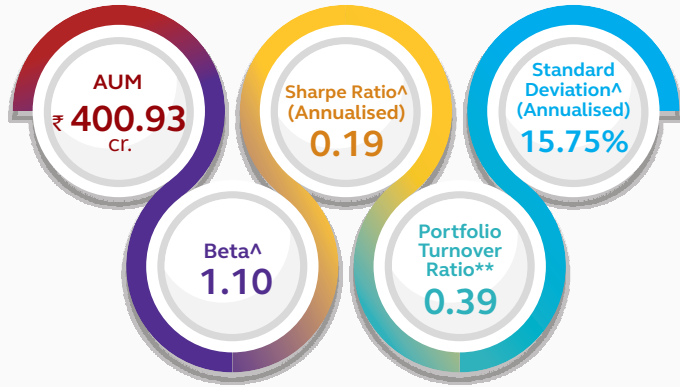
Minimum Investment Amount: New Investor: ₹ 500 | Existing Investor: ₹ 500

Exit Load: Nil

SIP: Available.

STP/RWP: Available after lock-in period.

Key Statistics (as on October 31, 2019)



Note: [^] The above measures have been calculated by taking rolling returns for a 3 year period with 5.25% risk free rate of return (1 days-MIBOR Rate as on October 31, 2019).

****** 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, 2019).

Dividend Update

Date	Regular Plan		Direct Plan	
	Dividend (₹/Unit*)	Cum Dividend NAV	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, 2019)

	1 Year return (%)		3 Years returns (%)		5 Years returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
Funds Managed by Mr. Sudhir Kedia						
PRINCIPAL Personal Tax Saver Fund[‡] Benchmark - Nifty 500 Index - TRI* Managing since - October 2019	3.26	12.10	3.88	10.29	5.20	8.98
PRINCIPAL Equity Savings Fund[§] Benchmark - 30% Nifty 50 - TRI + 70% CRISIL Liquid Fund Index Managing since - October 2019 (Equity Portion)	5.59	10.01	5.43	8.91	6.24	8.05

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. Sudhir kedia also manages Principal Personal Tax Saver, Principal Equity Savings Fund - Equity Portion (w.e.f. October 2019).


[‡] Fresh 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.

[§] Mr. Gurvinder Singh Wasan manages Debt Portion of Principal Equity Savings Fund (w.e.f. May, 2019)

[§] Principal 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.

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.



Investors understand that their principal will be at moderately high risk

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