

# 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)

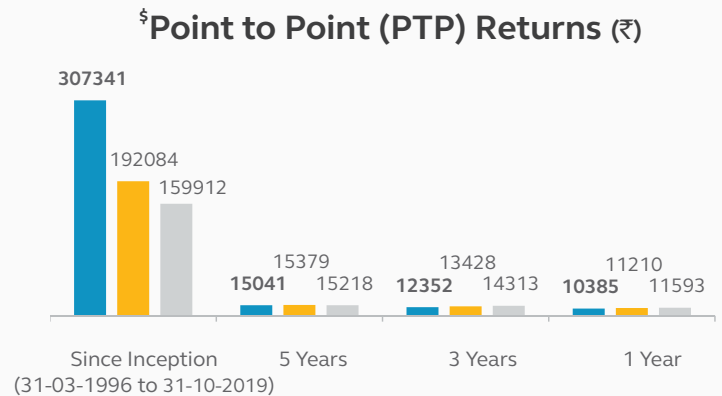
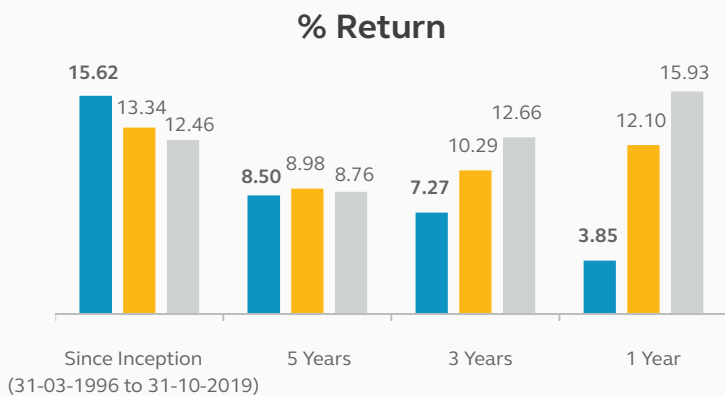


Your investment would have multiplied by

# 30.73

times

if invested on inception date



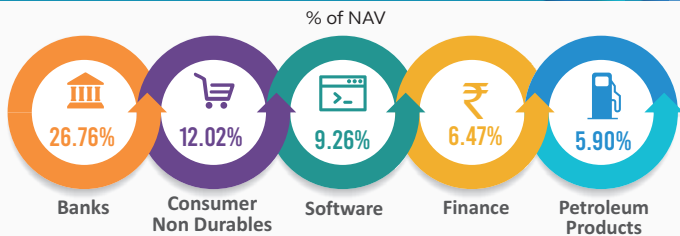
Principal Tax Savings Fund

Nifty 500 Index - TRI\* (Benchmark)

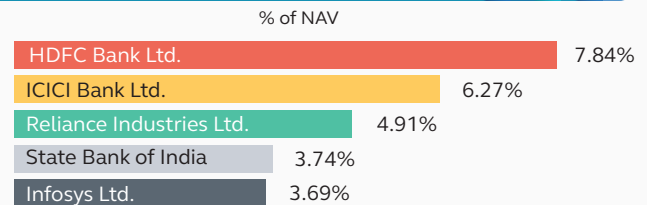
Nifty 50 - TRI\*\* (Additional Benchmark)

**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). <sup>§</sup> 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

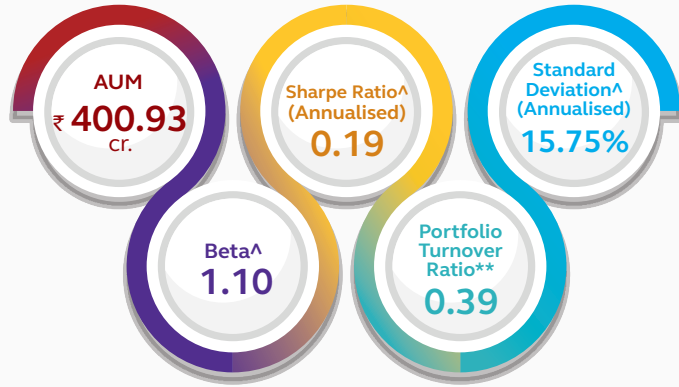
**Options:** Both the Plans offer Growth & Half Yearly Dividend Option (w.e.f. September 11, 2017)

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

**Exit Load:** Nil

**SIP:** Available.

**STP/RWP:** Available after lock-in period.



**Note:** <sup>^</sup> 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).

<sup>\*\*</sup> 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).

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, 2019)

	1 Year return (%)		3 Years returns (%)		5 Years returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
<b>Funds Managed by Mr. Sudhir Kedia</b>						
<b>PRINCIPAL Personal Tax Saver Fund<sup>‡</sup></b> Benchmark - Nifty 500 Index - TRI* Managing since - October 2019	3.26	12.10	3.88	10.29	5.20	8.98
<b>PRINCIPAL Equity Savings Fund<sup>§</sup></b> 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).

<sup>‡</sup> 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.

<sup>§</sup> 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.

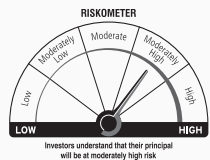
**Principal Tax Savings Fund:**

(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~**

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

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



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