



Principal Equity Savings Fund

AN OPEN ENDED SCHEME INVESTING IN EQUITY, ARBITRAGE AND DEBT

Some things grow valuable with time. Investments in equity is one of them.

To provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments.

However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.

Performance of Scheme (as on May 31, 2018)

Growth of ₹10,000 since inception date (May 23, 2002)

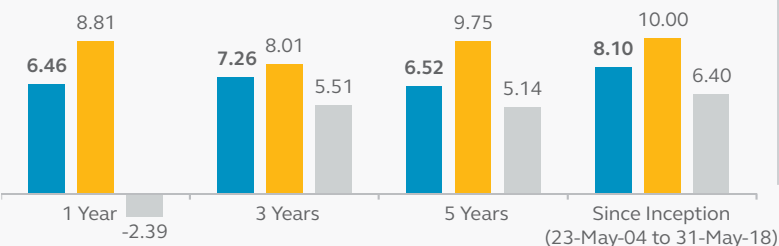
May 31, 2018

NAV Movement

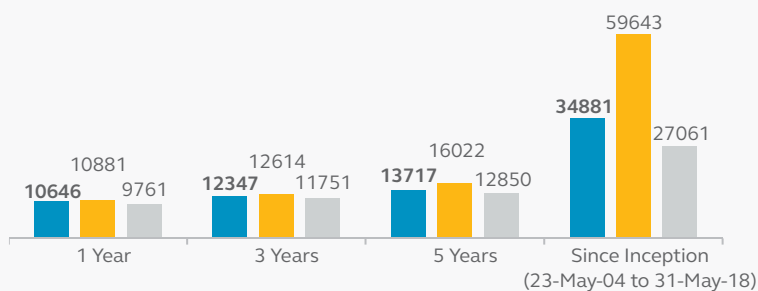
₹ 34,881

May 23, 2002
₹ 10,000

% Return



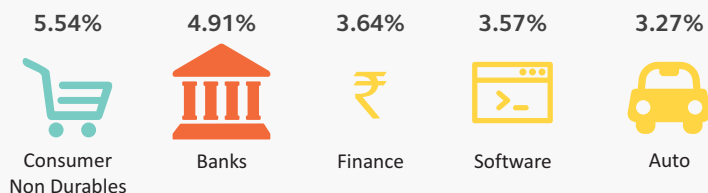
\$ Point to Point (PTP) Returns (₹)



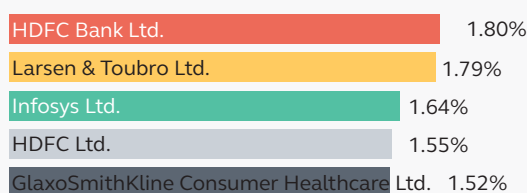
■ Principal Equity Savings Fund - Growth ■ 30% Nifty 50 - TRI + 70% CRISIL Liquid Fund Index (Benchmark) ■ CRISIL 10 Year Gilt Index (Additional Benchmark)

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 5 Sectors (as on May 31, 2018)



Top 5 Stocks (as on May 31, 2018)



Investing Facts

Fund Manager



P.V.K. Mohan
(For Equity Portion)

Total work experience of 24 years. Managing this scheme since June, 2016



Pankaj Jain
(For Debt Portion)

Total work experience of 15 years. Managing this scheme since January, 2018

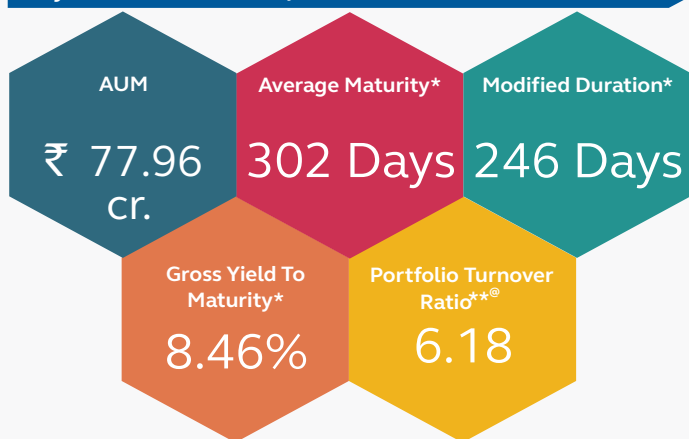
Plans: Regular & Direct

Options: Growth & Quarterly and Half yearly Dividend Option.

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

Exit Load: Nil (w.e.f. August 02, 2017)

SIP/STP/RWP-Available



** 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.

* Debt Portfolio. ® For equity portion only

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

Quarterly Dividend (Last 3 Quarters)

December 15, 2017	0.2213	12.7620	-	-
September 15, 2017	0.2475	12.7906	-	-
June 16, 2017	0.5116	12.9856	-	-

Half Yearly Dividend

December 15, 2017	0.7400	12.6361	1.2200	12.9214
December 23, 2016	0.3131	11.2972	0.3633	11.5152

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 managers (as on May 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 Hybrid Equity Fund¹ Benchmark - CRISIL Hybrid 35+65 Aggressive Index** Managing since - May 2010 (Equity Portion)	15.80	9.54	14.31	10.03	17.60	12.94
PRINCIPAL Multicap Growth Fund¹ Benchmark - Nifty 500 - TRI Managing since - September 2010	13.38	13.02	14.54	11.54	21.12	16.07
PRINCIPAL Tax Savings Fund Benchmark - S&P BSE 200 - TRI* Managing since - September 2010	13.30	13.28	14.44	11.13	21.08	15.66
PRINCIPAL Retirement Savings Funds - Progressive Plan⁵ Benchmark - 20% CRISIL Short Term Bond Fund Index and 80% Nifty 50 - TRI (Managing since - June 2018)	9.52	11.62	NA	NA	NA	NA
PRINCIPAL Personal Tax Saver Fund⁶ Benchmark - S&P BSE 100 - TRI* Managing since - July 2017	7.60	12.82	8.77	10.44	15.64	14.60
PRINCIPAL Retirement Savings Funds - Moderate Plan⁶ Benchmark - 60% CRISIL Short Term Bond Fund Index and 40% Nifty 50 - TRI (Managing since - June 2018)	7.38	8.26	NA	NA	NA	NA
PRINCIPAL Retirement Savings Funds - Conservative Plan⁷ Benchmark - 85% CRISIL Short Term Bond Fund Index and 15% Nifty 50 - TRI (Managing since - June 2018)	6.02	6.16	NA	NA	NA	NA
PRINCIPAL Balanced Advantage Fund**^{†3} Benchmark - CRISIL Hybrid 35+65 - Aggressive Index Managing since - July 2017 (Equity Portion)	5.37	9.54	6.38	10.03	12.58	12.94
Pankaj Jain						
PRINCIPAL Cash Management Fund Benchmark - CRISIL Liquid Fund Index Managing since - January 2012	6.91	6.88	7.37	7.25	8.08	8.03
PRINCIPAL Low Duration Fund Benchmark - CRISIL Low Duration Debt Index Managing since - January 2012	6.86	6.52	7.78	7.84	8.09	8.43
PRINCIPAL Ultra Short Term Fund⁴ Benchmark - CRISIL Liquid Fund Index Managing since - January 2012	6.17	6.88	7.32	7.25	8.22	8.03

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).

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

¹ 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.

[†] Ms. Bekxy Kuriakose manages Principal Hybrid Equity Fund - Debt Portion (w.e.f. March 2016).

[†] Ms. Bekxy Kuriakose manages Principal Balanced Advantage Fund - Debt Portion (w.e.f. January 2018).

Mr. Pankaj Jain manages Principal Cash Management Fund (w.e.f. January 2012), Principal Low Duration Fund (w.e.f. January 2012), and Principal Ultra Short Term Fund (w.e.f. January 2012).

* Principal Tax Savings Fund - As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 Index PRI values from date 31-03-1996 to 29-06-2007 and TRI values since 29-06-2007.

* Principal Personal Tax Savers Fund - As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 Index PRI values from date 31-03-1996 to 29-06-2007 and TRI values since 29-06-2007.

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

[†] 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 Money Manager Fund (w.e.f. May 16, 2018), ⁵ Formerly known as Principal Asset Allocation Fund of Funds: Aggressive Plan (w.e.f. June 11, 2018), ⁶ Principal Asset Allocation Fund of Funds: Moderate Plan (w.e.f. June 11, 2018) & ⁷ Principal Asset Allocation Fund of Funds: Conservative Plan (w.e.f. June 11, 2018).

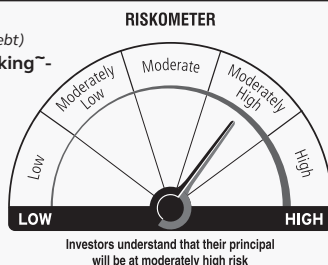
Principal Equity Savings Fund:

(An open ended scheme investing in equity, arbitrage and debt)

This product is suitable for investors who are seeking ~-

- Income generation and capital appreciation over the medium to long term.
- Investment in equity and equity related instruments, debt and money market instruments and arbitrage opportunities.

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



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