



**Principal
Balanced
Fund**

AN OPEN-ENDED BALANCED SCHEME

**Get the best of both worlds,
harvest the growth potential of equities with the low volatility of debt!**

Invest in the Principal Balanced Fund, a fund that aims to deliver steady long term capital appreciation along with current income while maintaining tax efficiency, through a disciplined and balanced allocation to multi-cap Equities and Fixed Income instruments.

Performance of Scheme (as on February 28, 2018)

Growth of ₹10,000 since inception date (January 14, 2000)

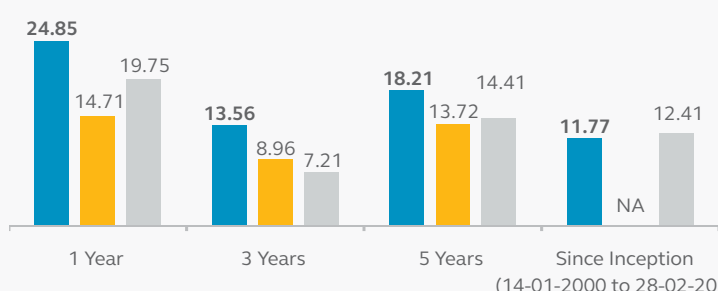


Your investment would have multiplied by

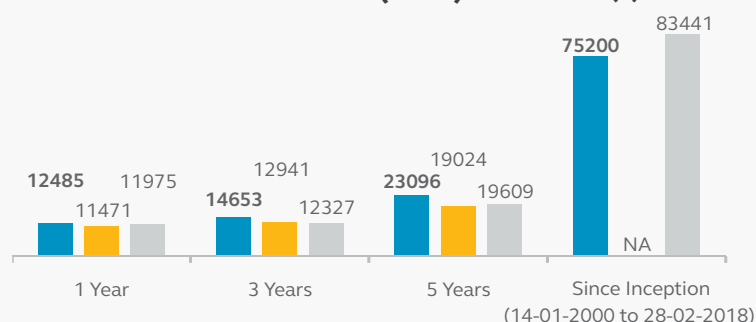
7.52
times

if invested on inception date

% Return



Point to Point (PTP) Returns (₹)

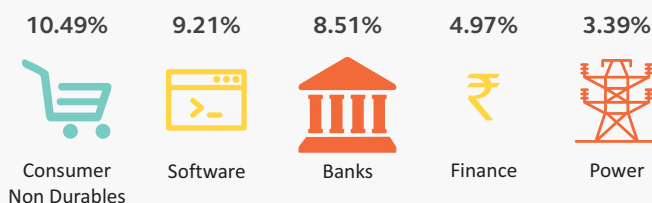


■ Principal Balanced Fund - Growth ■ CRISIL Hybrid 35+65 - Aggressive Index (Benchmark)* ■ Nifty 50 - TRI (Additional Benchmark)

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.

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

Top 5 Sectors (as on February 28, 2018)



Top 5 Stocks (as on February 28, 2018)



Investing Facts

Fund Managers



P.V.K Mohan (Equity Portion)
Total work experience of 24 years. Managing this scheme since May, 2010



Bekxy Kuriakose (Debt Portion)
Total work experience of 17 years. Managing this scheme since March, 2016

Plans: Regular & Direct

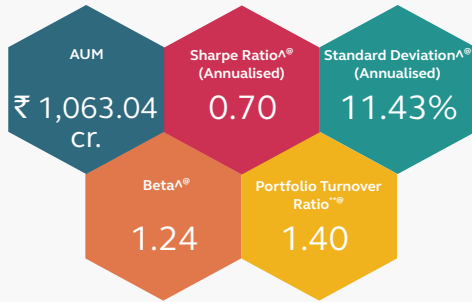
Options: Growth & Monthly Dividend (Payout, Reinvestment & Sweep)

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

Exit Load: If redeemed/ switched on or before 1 year from the date of allotment:

- Nil for redemption/switch out of units upto 24% of the units allotted (the limit)
- 1% on redemption in excess of 24% of the limit stated above
- Redemption of units would be done on First in First out Basis (FIFO) Nil thereafter

SIP/STP/RWP-Available



Note: ^ The above measures have been calculated by taking rolling returns for a 3 year period with 6.05% risk free rate of return (1 days - MIBOR Rate as on February 28, 2018).

** 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.

@ For equity portion only.

Average Maturity of the Debt Portfolio (As on February 28, 2018)

Excluding Debt Mutual Fund units: 3.84 years (31.34% of the net assets)

Debt Mutual Fund units:

Principal Credit Opportunities Fund : 477 days (1.43% of the net assets)

Gross Yield To Maturity of the Debt Portfolio (As on February 28, 2018)

7.95%

Date	Regular Plan		Direct Plan	
	Dividend (₹/Unit*)	Cum Dividend NAV	Dividend (₹/Unit*)	Cum Dividend NAV
16-Feb-18	0.2867	28.6200	0.3251	32.4600
17-Jan-18	0.3018	30.1600	0.3416	34.1500
15-Dec-17	0.2918	29.2200	0.3297	33.0300
17-Nov-17	0.2960	29.5300	0.3340	33.3300
17-Oct-17	0.2850	29.2000	0.3211	32.9100
15-Sep-17	0.2843	28.8600	0.3199	32.4800
16-Aug-17	0.2804	27.8400	0.3152	31.3000

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.

Modified Duration of the Debt Portfolio (As on February 28, 2018)

Excluding Debt Mutual Fund units: 2.80 years (31.34% of the net assets)

Debt Mutual Fund units:

Principal Credit Opportunities Fund : 382 days (1.43% of the net assets)

Annexure of returns for all schemes managed by fund managers (as on February 28, 2018)

	1 Year return (%)		3 Year returns (%)		5 Year returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
P. V. K Mohan						
PRINCIPAL Growth Fund Benchmark - S&P BSE 200 - TRI* Managing since - September 2010	28.72	20.55	14.31	9.34	22.33	16.37
PRINCIPAL Tax Savings Fund Benchmark - S&P BSE 200 - TRI* Managing since - September 2010	28.38	20.55	14.18	9.34	22.28	16.37
PRINCIPAL Personal Tax Saver Fund[§] Benchmark - S&P BSE 100 - TRI* Managing since - July 2017	17.86	19.83	7.93	8.18	16.13	15.32
PRINCIPAL Equity Savings Fund[§] Benchmark - 30% Nifty 50 - TRI + 70% Crisil Liquid Fund Index Managing Equity Portion since - June 2016 (Equity Portion)	9.40	10.60	6.72	7.32	7.25	9.98
PRINCIPAL Smart Equity Fund**[¶] Benchmark - CRISIL Hybrid 35+65 - Aggressive Index Managing since - July 1, 2017 (Equity Portion)	8.18	14.71	5.52	8.96	12.50	13.72
Bekxy Kuriakose						
PRINCIPAL Smart Equity Fund** Benchmark - CRISIL Hybrid 35+65 - Aggressive Index** Managing since - July 2017 (Debt Portion)	8.18	14.71	5.52	8.96	12.50	13.72
PRINCIPAL Dynamic Bond Fund Benchmark - Crisil Composite Bond Fund Index Managing since - January 2013	3.18	4.25	6.58	7.60	7.54	8.26

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 Smart Equity Fund and Principal Personal Tax Saver Fund (w.e.f. July 01, 2017), Principal Balanced Fund - Equity Portion since May 2010, Principal Equity Savings Fund - Equity Portion (w.e.f. June 23, 2016) and Principal Tax Savings Fund and Principal Growth Fund (w.e.f. September 2010). Bekxy Kuriakose is managing debt portion of Balanced Fund w.e.f. March 2016.

[§] 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 Debt Portion of Principal SMART Equity Fund (w.e.f. January 01, 2018)

[§] Mr. Pankaj Jain manages Debt Portion of Principal Equity Savings Fund (w.e.f. January 01, 2018)

* Principal Growth 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 25-10-2000 to 29-06-2007

and TRI values since 29-06-2007.

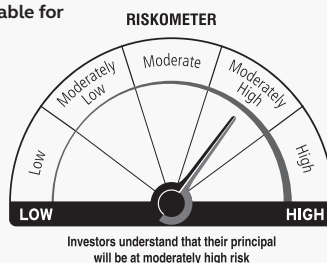
* Principal Tax Savings Fund - **As TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of Nifty 50 Index PRI values from date 31-03-1996 to 30-06-1999 and TRI values since 30-06-1999.

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

Principal Balanced Fund: This product is suitable for investors who are seeking~

- Income and Long term Capital Growth.
- Investment in equity & equity related securities, debt/money market securities as well as derivatives.

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



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