



**Principal  
Equity Savings  
Fund**

AN OPEN-ENDED EQUITY SCHEME

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

Stock Prices are known to fluctuate in the short term, but when it comes to longer horizon, equity investments have traditionally outperformed most of the other forms of investment options. The Key is Patience. Presenting an ideal recipe for wealth creation over long term - Principal Equity Savings Fund - which primarily invests in blue-chip companies with potential for sustained growth in the long run!

**Performance of Scheme (as on February 28, 2018)**

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

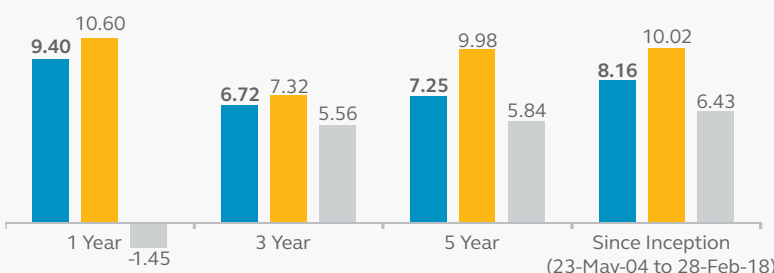
February 28, 2018

NAV Movement

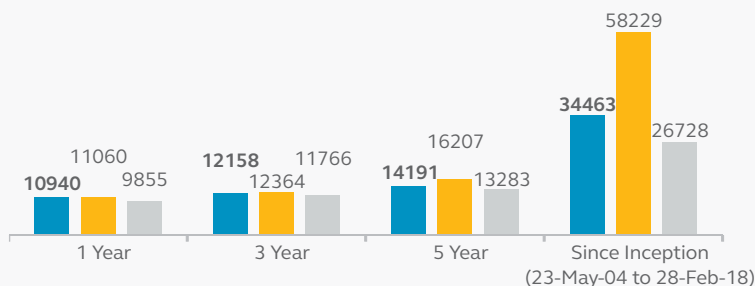
₹ 34,463

May 23, 2002  
₹ 10,000

**% Return**



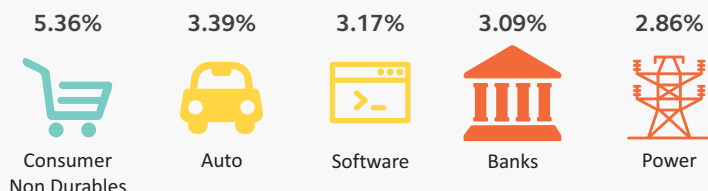
**\$ Point to Point (PTP) Returns (₹)**



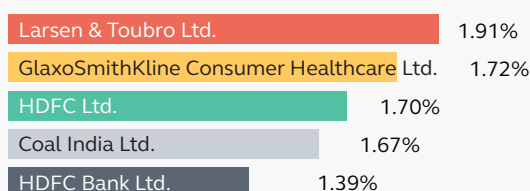
■ Principal Equity Savings Fund - Growth    ■ 30% Nifty 50 - TRI + 70% CRISIL Liquid Fund Index (Benchmark)    ■ CRISIL 10 Year Gilt Index (Additional Benchmark)

**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). <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.

**Top 5 Sectors (as on February 28, 2018)**



**Top 5 Stocks (as on February 28, 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

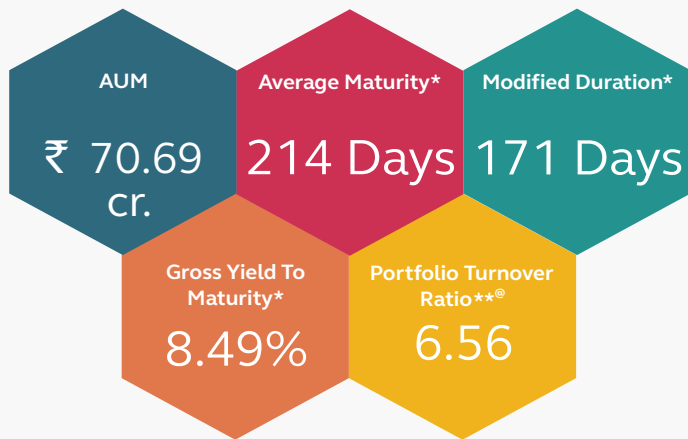
**Plans:** Regular & Direct

**Options:** Growth & Quarterly and Halfyearly 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 February 28, 2018)

	1 Year return (%)		3 Year returns (%)		5 Year returns (%)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
<b>P. V. K Mohan</b>						
<b>PRINCIPAL Growth Fund</b> Benchmark - S&P BSE 200 - TRI* Managing since - September 2010	28.72	20.55	14.31	9.34	22.33	16.37
<b>PRINCIPAL Tax Savings Fund</b> Benchmark - S&P BSE 200 - TRI* Managing since - September 2010	28.38	20.55	14.18	9.34	22.28	16.37
<b>PRINCIPAL Balanced Fund**</b> Benchmark - Crisil Hybrid 35+65 - Aggressive Index Managing since - May 2010 (Equity Portion)	24.85	14.71	13.56	8.96	18.21	13.72
<b>PRINCIPAL Personal Tax Saver Fund</b> Benchmark - S&P BSE 100 - TRI* Managing since - July 2017	17.86	19.83	7.93	8.18	16.13	15.32
<b>PRINCIPAL Smart Equity Fund**†</b> Benchmark - Crisil Hybrid 35+65 - Aggressive Index Managing since - July 2017 (Equity Portion)	8.18	14.71	5.52	8.96	12.50	13.72
<b>Pankaj Jain</b>						
<b>PRINCIPAL Low Duration Fund</b> Benchmark - Crisil Liquid Fund Index Managing since - January 2012	6.87	6.68	7.90	7.36	8.22	8.08
<b>PRINCIPAL Cash Management Fund</b> Benchmark - Crisil Liquid Fund Index Managing since - January 2012 (Performance as on December 31, 2017)	6.75	6.68	7.51	7.36	8.15	8.08
<b>PRINCIPAL Money Manager Fund</b> Benchmark - Crisil Liquid Fund Index Managing since - January 2012	6.04	6.68	7.52	7.36	8.35	8.08

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 - Equity Portion and Principal Personal Tax Saver Fund (w.e.f. July 01, 2017), Principal Balanced Fund Equity Portion since May 2010, Principal Tax Savings Fund and Principal Growth Fund (w.e.f. September 2010).

† 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 Balanced Fund - Debt Portion (w.e.f. March 2016).

† Ms. Bekxy Kuriakose manages Principal Smart Equity 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 Money Manager Fund (w.e.f. January 2012).

\* 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 Tax Savers 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.

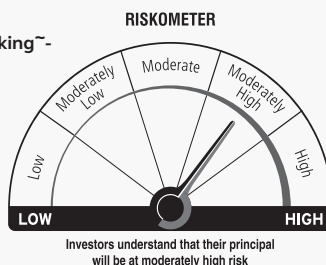
\*\* The equity component of CRISIL Hybrid 35+65 - Aggressive Index is represented by total returns variant of S&P BSE 200.

#### Principal Equity Savings Fund:

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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