

# FUNDS INSIGHT

September, 2021

## Large Cap Gets Larger

First-of-its-kind to invest in the large Companies from India & US

## Get Bigger Together with Principal Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

Upto 15% investment in US large cap companies.



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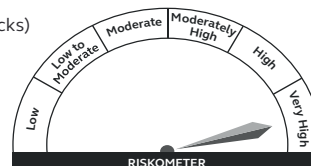
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**Principal Large Cap Fund** (An open ended equity scheme predominantly investing in large cap stocks)

**This Product Is Suitable For Investors Who Are Seeking--**

- Long term Capital Growth
- Investment predominantly in equity and equity-related securities of large cap companies.

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



RISKOMETER

Investors understand that their principal will be at moderately high risk

**Mutual Fund Investments are subject to market risk, read all scheme related documents carefully.**



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# EQUITY & DEBT MARKET OUTLOOK

## Equity Markets Round Up: August 2021

During the month of August, the global indices moved broadly in tandem, with the MSCI EM (USD) index, which was up 2.42%, marginally outperforming the MSCI World index (covering developed markets) which was up 2.35%. MSCI India (USD) was up 10.85% during the month and was the largest contributor to the performance of the EM index.

The global macroeconomic picture is mixed, with the world economy still improving, but at a slower pace. The US and Chinese economies have shown signs of slowing, but the Euro Area continues to show strong growth. In the US, the elevated number of Covid cases (running at an average daily number for August end at around 165,000) have particularly impacted the service industry. The addition to non-farm payrolls for August came much below analyst forecasts, the decline primarily being due to weakness in education, leisure, and hospitality sectors. Spending on goods continues to remain impacted due to supply chain disruptions. However, consensus estimates are still for the Fed to announce tapering later this year as the economic recovery is seen as slow, but not derailed. Further, the Fed has been at pains to separate tapering from rate hikes. China's economy took a knock from the delta virus outbreak in August, with the services industry contracting for the first time since March last year and manufacturing hit by supply-chain problems. Profit growth at China's industrial firms in July grew at its slowest clip this year, as elevated raw material prices and supply chain constraints weighed on performance. Chinese government has been taking aggressive steps to moderate residential real estate prices and speculative demand therein, which can have further impact on related businesses. Global supply chain disruptions are only gradually expected to get better as countries lift localized lockdowns and port capacity improves. An interesting data point re supply chain disruption was that only about 25% of container ships (from Asia to Northern Europe) arrived on schedule in June, 2021 (Barclays data).

In Indian equity markets, the large cap indices easily outperformed the mid-cap and small-cap indices as shown in the table. The breadth in the market was quite poor at 0.9 for the overall market (i.e. 90 stocks rose, while 100 stocks fell during the month). Even in the Nifty index, which rose 8.7%, the top 10 stocks accounted for 75% of the move during the month. FPI inflows were positive, but that was due to inflows in the primary market; in the secondary market, FPIs were sellers of Rs. 6,105 crores. Mutual Funds were net buyers of Rs. 11,546 crores.

In economic news, the Q1, FY 22 GDP growth came in at 20.1% YoY, driven mainly by the base effect. Notably, Indian merchandise exports have been clocking strong numbers, and have been upwards of USD 30 BN per month since March, and are higher by at least 20% over the pre pandemic numbers. The net tax revenue for the Union government for Q1, FY 22 was strong at 26.7% of full year estimates (best for a long time). On expenditure, the government has been somewhat cautious, at 24% of the full year target which is about 200 bps lower than past data. The union government may hence end up borrowing lesser than initially projected.

The rains in August were disappointing, and cumulatively, rains at August end were 9% below the long period average. Some states like Gujarat, Odisha and Kerala have been particularly hit. However, overall sowing is just slightly below last year numbers, except for cotton where there is a substantial dent. Overall, the economy is on the recovery path, supported by the performance of the larger companies, substantially increased pace of vaccinations and easy financial conditions. Power demand for August was up at 6% on a 2-year CAGR basis. There is some divergence however in performance across sectors, one example being the difference in performance of the 2-Wheeler and the passenger car segment.

## Outlook

While the economy has shown good recovery, it is possible that consumer demand recovers only gradually as there could be some incremental saving by households to budget for medical expenses as there are concerns about a potential 'third wave' in media etc. MSMEs continue to face challenges which also could impact demand in the near term as they are a large source of employment.

One positive in the last couple of months has been the moderation/ stability of global commodity prices. This is good from the point of inflation and positive for corporate margins. We expect companies to report better growth numbers in FY 22 and in FY 23. Further, the companies in the listed space have gained in the consolidation of businesses in most sectors as smaller competitors have been challenged by the spread of the pandemic. We think the markets, having seen a sharp rally, will be in a sideways zone in the near term as while growth in sales and profit of companies is likely to be good, markets will watch for the possible emergence of a 'third wave' of Covid, steady recovery of consumer demand, and pace of global economic recovery.

Data Item	Growth	
	1 Month	1 year
MSCI EM Index (USD)	2.42	18.81
MSCI EM Index Local	2.06	16.01
MSCI World Index (USD)	2.35	27.93
Nifty 100 Equal Weight Index	5.43	58.53
Indian Rupee	1.90	0.83
Dollar Index (DXY)	0.49	0.52
Crude Oil- Brent	-4.38	61.20
CRB Index	-0.46	41.77
Gold	-0.03	-7.84
Copper	-2.14	42.79
Iron Ore	-19.46	23.34
Cotton (Cotlook A Index)	3.74	46.27
JP Morgan EM FX Index	0.35	2.62

Data as on 31st August 2021. Source: Bloomberg, NSDL and Sebi websites

Indicators	July-21	August-21
FII net flows (Rs. Crs)	-11,308	2,083
Mutual Fund net flows (Rs. Crs)	15,437	11,546
Exports (USD Billion)	32.50	35.43
Imports (USD Billion)	41.87	46.4
CPI	6.26	5.59
IIP	29.3	13.6

Data as on 31st August 2021. Source: Bloomberg, NSDL and Sebi websites



## Performance As on August 31, 2021\*

	Index	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)
<b>Broad Indices</b>					
Nifty 50	17132	8.69	9.94	17.92	50.45
S&P BSE Sensex	57552	9.44	10.81	17.21	48.99
S&P BSE 100	17375	7.86	9.81	18.01	51.34
S&P BSE 200	7386	7.38	9.80	18.85	53.70
S&P BSE 500	23174	6.53	10.06	19.63	55.64
S&P BSE MID CAP	23853	3.32	9.63	19.39	62.70
S&P BSE SMALL CAP	26920	0.50	14.09	33.56	87.78

	Index	1 Month (%)	3 Months (%)	6 Months (%)	1 Year (%)
<b>Sectoral Indices</b>					
S&P BSE AUTO	22571	0.37	-4.12	-1.60	27.63
S&P BSE Bankex	41470	5.82	2.79	6.38	53.75
S&P BSE CD	37361	2.68	11.89	17.64	64.16
S&P BSE CG	24974	5.50	11.00	16.06	81.74
S&P BSE FMCG	14581	8.16	11.04	21.85	28.48
S&P BSE HC	26570	1.58	8.29	27.40	44.50
S&P BSE METAL	20580	-2.06	9.02	50.01	132.97
S&P BSE Oil & Gas	17084	10.63	3.71	9.91	30.58
S&P BSE PSU	7737	-0.08	1.71	10.31	50.40
S&P BSE Teck	14952	10.92	21.94	33.11	71.80

\*Performance for less than one year are absolute returns. Source - MFI Explorer

### Fixed Income Market Update: August 2021

- During the month there was mixed movement across various tenors and asset classes. While short end money market rates and short term corporate bond yields softened, the ten yr gilt benchmark saw rise in yields. Record banking system liquidity and low issuance were main reasons for lower rates in short money market segment, while inflationary concerns, primary supply and rise in US treasury yields kept the ten yr segment yields on higher side.
- At its Review meeting conclusion announced on 6th August, RBI MPC kept key rates unchanged and stance at accommodative. It was decided to increase the quantum of VRRR (Variable Rate reverse repo) auctions from the present fortnightly Rs 2 lakh cr to Rs 4 lakh cr in a graded manner till September 2021.
- The ten yr gilt benchmark ended the month at 6.22%, 2 bps higher than previous month. The five yr gilt benchmark closed at 5.65%, 8 bps lower than previous month.
- The ten yr AAA Corporate bond yield rose to end at 6.95% compared to 6.75% in previous month. The five yr AAA benchmark fell to 5.98% as compared to 6.11% in previous month.
- 1 year CD rates closed at 4.22% , 20 bps higher than previous month. 3 month CD rates closed at 3.37 compared to 3.41% in previous month.
- Brent Crude Oil fell during the month to end at USD 71.24 per barrel as compared to USD 75.38 in previous month. For the month of August, FPIs were net buyers in the debt market to the tune of Rs 3226 cr. 10 yr US treasury yields rose to end the month at 1.31% as compared to 1.22% in previous month.
- CPI inflation for July came in at 5.59% as compared to 6.26% in previous month while WPI for July was at 11.16% as compared to 12.07%.
- June Industrial production (IIP) growth came at 13.6% as compared to 28.6% for previous month. There has been a sharp jump in the Index as lockdown measures were relaxed and covid cases came down.
- Banking System Liquidity remains ample. For the month of August the monthly average surplus was Rs 7.39 lakh cr.
- During the month, States borrowing in forms of SDLs rose to Rs 60,650 cr as compared to Rs 49,300 cr in previous month. 10 yr SDL spreads compressed substantially to 66 bps at month end as compared to 82 bps in the previous month end.
- During the month, RBI carried out conversion worth Rs 5125 cr by converting 2022 and 2023 gilt securities to longer tenor 2033 FRB and 2035 securities. RBI continued with its strategy of dynamic management of auctions by rejecting bids in 10 yr benchmark at one of the weekly auctions and purchasing gilts in secondary market.
- RBI also conducted Rs 50,000 cr worth purchases of government securities under Gsap 2.0.
- Fiscal data released by the government for the period April to July 2021 showed it has reached 21.3% (Rs 3.21 lakh cr) of the full year target.
- India GDP data for the quarter April to June 2021 came in at 20.1% as compared to 1.6% in Jan to March 2021 quarter.

#### Outlook:

- We expect Banking System liquidity to remain comfortable in the range of Rs 7 to 8 lakh crores for the month of September. Short term CD and CP rates and Overnight rates with marginal uptick due to progressively higher VRRR auction amounts.
- While inflation in several countries around the world is rising due to supply issues and lockdown measures, rise in COVID cases will continue to cast shadow on growth. Thus Central banks will remain supportive of maintaining interest rates and not allow it to rise sharply.
- We expect RBI to continue to conduct Gilt OMOs in the range of Rs 35000 cr considering the G-Sap announcement and this would help support prices.

# How to Read Factsheet

**Fund Manager** - An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount For Fresh Subscription** - This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount** - This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield To Maturity** - The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP** - SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV** - The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark** - A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

**Entry Load** - A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load** - Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹ 99 per unit.

**Modified Duration** - Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**Standard Deviation** - Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio** - The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta** - Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM** - AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings** - The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature Of Scheme** - The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile** - Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**MAAUM** - Monthly Average Asset Under Management

**IDCW** - IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

Cash & Cash Equivalents includes Net Current Assets of the Scheme

**Scheme Yield** - Weighted Average valuation yield of the Assets including the Cash & Cash Equivalents



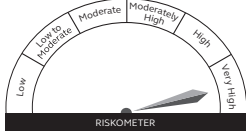


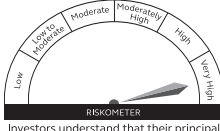







**++ ICRA** has assigned credit risk rating of [ICRA]A1+mfs to Principal Cash Management Fund. Rating methodology used by ICRA is based on evaluating the inherent credit quality of the mutual funds portfolio. As a measure of the credit quality of a debt fund's assets, ICRA uses the concept of "credit scores", based on ICRA's assessment of credit risk associated with each exposure of the portfolio taking into account its maturity. To quantify the credit risk scores, ICRA uses its database of historical default rates for various rating categories for various maturity buckets. The credit risk ratings incorporate ICRA's assessment of a debt fund's published investment objectives and policies, its management characteristics, and the creditworthiness of its investment portfolio. ICRA reviews relevant fund information on an ongoing basis to support its published rating opinions. If the portfolio credit score meets the benchmark of the assigned rating during the review, the rating is retained. In an event that the benchmark credit score is breached, ICRA gives a month's time to the debt fund manager to bring the portfolio credit score within the benchmark credit score. If the debt fund manager is able to reduce the portfolio credit score within the benchmark credit score, the rating is retained. If the portfolio still continues to breach the benchmark credit score, the rating is revised to reflect the change in credit quality. The ratings should, however, not be construed as an indication of the prospective performance of the Mutual fund scheme or of volatility in its returns. ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance which may lead to a revision in ratings. **Source: ICRA Ltd.**

## DISCLAIMER:

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







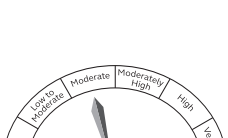

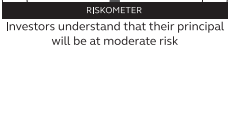





This factsheet is for informative purpose only and under no circumstances is to be used or considered as an investment advice. Terms of issue / load structure / Scheme specific risk factors are set forth in the Scheme Information Document (SID). Copy of the same is available at all our Investor Service Centres. Alternatively, Investor can download the SID from our website - [www.principalindia.com](http://www.principalindia.com) or can call us at 1800 425 5600 to get a copy of the same.

# Product Suitability

Scheme Names	This product is suitable for investors who are seeking~	Riskometer	Benchmark Riskometer
<b>Principal Emerging Bluechip Fund</b> <i>(An open ended equity scheme investing in both large cap and midcap stocks.)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity &amp; equity related securities including equity derivatives of large &amp; mid capitalization companies.</li> </ul>		 <p>NIFTY Large Midcap 250 TRI</p>
<b>Principal Focused Multicap Fund</b> <i>(An open ended equity scheme investing in maximum 30 Multi cap stocks)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity &amp; equity related securities including equity derivatives upto a maximum of 30 stocks across market capitalization.</li> </ul>		 <p>S&amp;P BSE 250 Large &amp; Midcap TRI</p>
<b>Principal Nifty 100 Equal Weight Fund</b> <i>(An open ended scheme replicating/tracking Nifty 100 Equal Weight Index)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity securities including equity derivatives of Nifty 100 Equal Weight Index companies.</li> </ul>		 <p>Nifty 100 Equal Weight TRI</p>
<b>Principal Multi Cap Growth Fund</b> <i>(An open ended equity scheme investing across large cap, mid cap, small cap stocks)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity &amp; equity related securities including equity derivatives of companies across market capitalization.</li> </ul>		 <p>NIFTY500 Multicap 50:25:25 TRI</p>
<b>Principal Dividend Yield Fund</b> <i>(An open ended equity scheme predominantly investing in dividend yielding stocks)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity &amp; equity related securities including equity derivatives of high dividend yield Companies.</li> </ul>		 <p>Nifty Dividend Opportunities 50 TRI</p>
<b>Principal Tax Savings Fund</b> <i>(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth with a three year lock-in.</li> <li>Investment in equity &amp; equity related securities including equity derivatives of companies across market capitalization.</li> </ul>	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Nifty 500 TRI</p>
<b>Principal Hybrid Equity Fund</b> <i>(An open ended hybrid scheme investing predominantly in equity and equity related instruments)</i>	<ul style="list-style-type: none"> <li>Income and Long term Capital Growth.</li> <li>Investment in equity &amp; equity related securities, debt/money market securities as well as derivatives.</li> </ul>		 <p>CRISIL Hybrid 35+65 - Aggressive Index</p>
<b>Principal Small Cap Fund</b> <i>(An open ended equity scheme predominantly investing in small cap stocks)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Predominantly investment in equity and equity related instruments of small cap companies</li> </ul>		 <p>Nifty Smallcap 100 TRI</p>
<b>Principal Midcap Fund</b> <i>(An open ended equity scheme predominantly investing in mid cap stocks)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity and equity related instruments of midcap companies</li> </ul>		 <p>Nifty Midcap 100 TRI</p>
<b>Principal Large Cap Fund</b> <i>(An open ended equity scheme predominantly investing in large cap stocks)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment predominantly in equity and equity-related securities of large cap companies.</li> </ul>		 <p>Nifty 100 TRI</p>
<b>Principal Personal Tax Saver Fund</b> <i>(An open ended equity linked saving scheme)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth with a three year lock-in.</li> <li>Investment in equity &amp; equity related securities including equity derivatives of large capitalization Companies.</li> </ul>		 <p>Nifty 500 TRI</p>
<b>Principal Global Opportunities Fund</b> <i>(An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in overseas mutual fund schemes.</li> </ul>		 <p>MSCI All Country World Small Cap Index</p>

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

# Product Suitability

Scheme Names	This product is suitable for investors who are seeking~	Riskometer	Benchmark Riskometer
<b>Principal Cash Management Fund</b> <i>(An Open-ended Liquid Scheme)</i>	<ul style="list-style-type: none"> <li>Income over a short term investment horizon.</li> <li>Investment in Debt &amp; Money Market Instruments, with maturity not exceeding 91 days.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at low to moderate risk</p>	 <p>RISKOMETER</p> <p>CRISIL Liquid Fund Index</p>
<b>Principal Ultra Short Term Fund</b> <i>(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months)</i>	<ul style="list-style-type: none"> <li>Income over a short term investment horizon.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at low to moderate risk</p>	 <p>RISKOMETER</p> <p>NIFTY Ultra Short Duration Debt Index</p>
<b>Principal Low Duration Fund</b> <i>(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months)</i>	<ul style="list-style-type: none"> <li>Income over a short term investment horizon.</li> <li>Investment in Debt &amp; Money Market Instruments.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at low to moderate risk</p>	 <p>RISKOMETER</p> <p>Crisil Low Duration Debt Index</p>
<b>Principal Balanced Advantage Fund</b> <i>(An Open-ended dynamic asset allocation fund)</i>	<ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity &amp; equity related securities including equity derivatives as well as Debt/Money Market securities through a rule based systematic allocation of Funds between Equity &amp; Debt.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>RISKOMETER</p> <p>50% Nifty 100 TRI + 35 Crisil Short Term Bond Index + 15% Nifty Arbitrage Index</p>
<b>Principal Short Term Debt Fund</b> <i>(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.)</i>	<ul style="list-style-type: none"> <li>Income over a medium term investment horizon.</li> <li>Investment in Debt &amp; Money Market Instruments.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at moderate risk</p>	 <p>RISKOMETER</p> <p>CRISIL Short Term Bond Fund Index</p>
<b>Principal Equity Savings Fund</b> <i>(An open ended scheme investing in equity, arbitrage and debt)</i>	<ul style="list-style-type: none"> <li>Income generation and capital appreciation over the medium to long term.</li> <li>Investment in equity and equity related instruments, debt and money market instruments and arbitrage opportunities.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at high risk</p>	 <p>RISKOMETER</p> <p>NIFTY Equity Savings Index</p>
<b>Principal Arbitrage Fund</b> <i>(An open ended scheme investing in arbitrage opportunities)</i>	<ul style="list-style-type: none"> <li>Income over short-term.</li> <li>Income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment.</li> </ul>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at low risk</p>	 <p>RISKOMETER</p> <p>Nifty 50 Arbitrage Index</p>

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



# NAV (Net Asset Value)

## Equity Funds (As on August 31, 2021)

Principal Emerging Bluechip Fund (₹)	
Regular Plan - Growth	174.80
Regular Plan - Half Yearly IDCW Option	62.25
Direct Plan - Growth	190.19
Direct Plan - Half Yearly IDCW Option	136.45

Principal Multi Cap Growth Fund (₹)	
Regular Plan - Growth	224.93
Regular Plan - Half Yearly IDCW Option	51.28
Direct Plan - Growth	240.05
Direct Plan - Half Yearly IDCW Option	66.29

Principal Tax Savings Fund (₹)	
Regular Plan - Growth	312.65
Regular Plan - Half Yearly IDCW Option	312.65
Direct Plan - Growth	327.04
Direct Plan - Half Yearly IDCW Option	327.04

Principal Nifty 100 Equal Weight Fund (₹)	
Regular Plan - Growth	107.3243
Regular Plan - IDCW	63.0765
Direct Plan - Growth	111.0895
Direct Plan - IDCW	65.2856

Principal Focused Multicap Fund (₹)	
Regular Plan - Growth	107.40
Regular Plan - Half Yearly IDCW Option	37.25
Direct Plan - Growth	114.26
Direct Plan - Half Yearly IDCW Option	38.92

Principal Dividend Yield Fund (₹)	
Regular Plan - Growth	85.58
Regular Plan - Half Yearly IDCW Option	33.21
Direct Plan - Growth	89.50
Direct Plan - Half Yearly IDCW Option	49.63

Principal Small Cap Fund (₹)	
Regular Plan - Growth	21.21
Regular Plan - IDCW	21.21
Direct Plan - Growth	22.09
Direct Plan - IDCW	22.09

Principal Midcap Fund (₹)	
Regular Plan - Growth	16.68
Regular Plan - IDCW	16.68
Direct Plan - Growth	17.22
Direct Plan - IDCW	17.22

Principal Personal Tax Saver Fund (₹)	
Regular Plan - Growth	292.29
Direct Plan - Growth	305.74

Principal Large Cap Fund (₹)	
Regular Plan - Growth	14.35
Regular Plan - IDCW	14.35
Direct Plan - Growth	14.61
Direct Plan - IDCW	14.61

## Hybrid Funds (As on August 31, 2021)

Principal Hybrid Equity Fund (₹)	
Regular Plan - Growth	109.02
Regular Plan - Monthly IDCW Option	28.56
Direct Plan - Growth	119.37
Direct Plan - Monthly IDCW Option	41.12

Principal Balanced Advantage Fund (₹)	
Regular Plan - Growth	24.83
Regular Plan - Monthly IDCW Option	14.48
Direct Plan - Growth	27.47
Direct Plan - Monthly IDCW Option	16.70

Principal Equity Savings Fund (₹)	
Regular Plan - Growth	48.1430
Regular Plan - Quaterly IDCW Option	15.0916
Regular Plan - Half Yearly IDCW Option	14.3174
Direct Plan - Growth	52.4175
Direct Plan - Quaterly IDCW Option	20.5558
Direct Plan - Half Yearly IDCW Option	14.4043

Principal Arbitrage Fund (₹)	
Regular Plan - Growth	11.7465
Regular Plan - Monthly IDCW Option	10.3279
Direct Plan - Growth	12.0951
Direct Plan - Monthly IDCW Option	10.4596

## Fixed Income Funds (As on August 31, 2021)

Principal Cash Management Fund (₹)	
Regular Plan - Growth	1830.5376
Regular Plan - Daily IDCW Option	1000.8893
Regular Plan - Weekly IDCW Option	1006.8182
Regular Plan - Monthly IDCW Option	1023.9748
Direct Plan - Growth	1842.1698
Direct Plan - Daily IDCW Option	1000.6367
Direct Plan - Weekly IDCW Option	1007.2835
Direct Plan - Monthly IDCW Option	1024.0228

Principal Low Duration Fund (₹)	
Regular Plan - Growth	2776.9075
Regular Plan - Daily IDCW Option	948.0900
Regular Plan - Weekly IDCW Option	948.2470
Regular Plan - Monthly IDCW Option	1075.4219
Direct Plan - Growth	2898.3823
Direct Plan - Daily IDCW Option	955.3695
Direct Plan - Weekly IDCW Option	953.9366
Direct Plan - Monthly IDCW Option	1083.8662

Principal Short Term Debt Fund (₹)	
Regular Plan - Growth	35.2158
Regular Plan - Monthly IDCW Option	12.8627
Direct Plan - Growth	37.2977
Direct Plan - Monthly IDCW Option	12.8972

Principal Ultra Short Term Fund (₹)	
Regular Plan - Growth	2202.9833
Regular Plan - Daily IDCW Option	1005.4300
Regular Plan - Weekly IDCW Option	1019.3715
Regular Plan - Monthly IDCW Option	1060.1256
Direct Plan - Growth	2295.7639
Direct Plan - Monthly IDCW Option	1060.4891

## Fund of Funds (As on August 31, 2021)

Principal Global Opportunities Fund (₹)	
Regular Plan - Growth	46.9351
Regular Plan - IDCW	46.9351
Direct Plan - Growth	48.6426
Direct Plan - IDCW	48.6426

# Principal Fixed Income Funds Snapshot (As on August 31, 2021)

Features	Principal Cash Management Fund	Principal Low Duration Fund	Principal Short Term Debt Fund	Principal Ultra Short Term Fund																
Category	Liquid	Low Duration	Short Duration	Ultra Short Duration																
Positioning	Invest in debt and money market securities with maturity up to 91 days	Invest in Debt and Money Market instruments such that Macaulay duration of the portfolio is between 6-12 months	Invest in Debt and Money Market instruments such that Macaulay duration of the portfolio is between 1-3 years	Invest in Debt and Money Market instruments such that Macaulay duration of the portfolio is between 3-6 months																
Benchmark Index	CRISIL Liquid Fund Index	CRISIL Low Duration Debt Index	CRISIL Short Term Bond Fund Index	Nifty Ultra Short Duration Debt Index																
<b>Fund Details</b>																				
Month End AUM	173.12	58.23	134.84	119.34																
Scheme Yield	3.21%	3.69%	4.74%	3.45%																
Modified Duration	16 Days	241 Days	2.28 Yrs	117 Days																
Average Maturity	16 Days	257 Days	2.7 Yrs	122 Days																
Macaulay Duration	16 Days	245 Days	2.38 Yrs	121 Days																
Exit Load*	<table border="1"> <thead> <tr> <th>Investor exit upon subscription</th> <th>Exit load as a % of redemption proceeds</th> </tr> </thead> <tbody> <tr> <td>Day 1</td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td>0.0065%</td> </tr> <tr> <td>Day 3</td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td>0.0000%</td> </tr> </tbody> </table> <p><small>* with effect from October 20, 2019.</small></p>	Investor exit upon subscription	Exit load as a % of redemption proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%	NIL	NIL	NIL
Investor exit upon subscription	Exit load as a % of redemption proceeds																			
Day 1	0.0070%																			
Day 2	0.0065%																			
Day 3	0.0060%																			
Day 4	0.0055%																			
Day 5	0.0050%																			
Day 6	0.0045%																			
Day 7 onwards	0.0000%																			
<b>Asset Allocation</b>																				
Certificate of Deposits	NA	10.21	NA	11.58																
Commercial Paper	12.68	1.71	NA	7.51																
BONDS & NCD	7.42	41.85	52.07	34.85																
Sovereign	2.92	19.23	26.61	15.32																
STATE GOVERNMENT SECURITIES	NA	13.95	6.96	11.94																
Treasury Bills	20.27	0.99	NA	13.02																
Cash and Other Assets	56.71	12.06	14.36	5.78																
<b>Rating Break up</b>																				
AAA / A1+	20.10	53.77	52.07	53.94																
Sovereign	23.19	34.17	33.57	40.28																
Cash and Other Assets	56.71	12.06	14.36	5.78																

# Systematic Investment Plan (SIP) Returns (As on August 31, 2021)

SCHMES MANAGED BY MR. RAVI GOPALAKRISHNAN

Principal Emerging Bluechip Fund - Growth							
Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (NIFTY Large Midcap 250 Index - TRI)		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	61.62	1,56,941	57.84	1,54,810	50.48	1,50,620
3 Years SIP	3,60,000	33.12	5,76,590	31.80	5,66,619	27.59	5,35,668
5 Years SIP	6,00,000	21.08	10,13,147	20.97	10,10,382	19.86	9,83,594
7 Years SIP	8,40,000	18.88	16,46,473	18.18	16,05,567	16.77	15,27,303
10 Years SIP	12,00,000	21.28	36,90,199	18.08	31,04,240	15.67	27,26,714
Since Inception SIP	15,30,000	20.46	63,28,782	16.88	48,83,766	14.57	41,40,939

Inception Date - November 12, 2008

Principal Dividend Yield Fund - Growth							
Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty Dividend Opportunities 50 Index - TRI)*		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	59.12	1,55,535	58.35	1,55,095	50.48	1,50,620
3 Years SIP	3,60,000	30.43	5,56,448	26.70	5,29,233	27.59	5,35,668
5 Years SIP	6,00,000	20.55	10,00,164	17.80	9,35,266	19.86	9,83,594
7 Years SIP	8,40,000	17.91	15,90,373	15.46	14,57,202	16.77	15,27,303
10 Years SIP	12,00,000	16.83	29,02,938	14.06	25,01,563	15.67	27,26,714
Since Inception SIP	20,20,000	13.80	72,93,347	NA	NA	13.80	72,93,853

Inception Date - October 15, 2004

Principal Focused Multicap Fund - Growth							
Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (S&P BSE 250 Large Midcap - TRI)		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	57.90	1,54,844	53.70	1,52,457	50.48	1,50,620
3 Years SIP	3,60,000	31.66	5,65,587	29.29	5,48,040	27.59	5,35,668
5 Years SIP	6,00,000	21.47	10,22,672	20.24	9,92,575	19.86	9,83,594
7 Years SIP	8,40,000	17.88	15,88,927	17.32	15,57,373	16.77	15,27,303
10 Years SIP	12,00,000	16.99	29,27,159	16.60	28,66,259	15.67	27,26,714
Since Inception SIP	18,90,000	14.87	68,59,851	14.16	64,25,651	13.44	60,16,925

Inception Date - November 11, 2005

SCHMES MANAGED BY MR. RAVI GOPALAKRISHNAN & SIDDARTH MOHTA

Principal Multi Cap Growth Fund - Growth							
Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (NIFTY 500 Multicap 50:25:25 - TRI)		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	67.69	1,60,334	61.58	1,56,917	50.48	1,50,620
3 Years SIP	3,60,000	31.34	5,63,175	32.86	5,74,658	27.59	5,35,668
5 Years SIP	6,00,000	19.89	9,84,151	20.64	10,02,377	19.86	9,83,594
7 Years SIP	8,40,000	17.38	15,60,654	17.57	15,71,297	16.77	15,27,303
10 Years SIP	12,00,000	17.92	30,78,030	17.44	29,99,545	15.67	27,26,714
Since Inception SIP	25,00,000	16.11	1,73,70,688	NA	NA	15.56	1,61,72,161

Inception Date - October 25, 2000

Principal Small Cap Fund - Growth							
Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty Smallcap 100 TRI)		Additional Benchmark (Nifty 50 TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	85.86	1,70,296	78.89	1,66,504	50.48	1,50,620
Since Inception SIP	2,70,000	62.34	4,98,523	55.60	4,70,668	35.46	3,91,967

Inception Date - May 13, 2019

SCHMES MANAGED BY MR. RAVI GOPALAKRISHNAN & MR. SUDHIR KEDIA

Principal Midcap Fund - Growth							
Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty Midcap 100 TRI)		Additional Benchmark (Nifty 50 TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	63.65	1,58,080	65.33	1,59,019	50.48	1,50,620
Since Inception SIP	2,00,000	58.02	3,05,359	63.51	3,15,750	47.56	2,85,744

Inception Date - Dec 30, 2019

Different plans shall have a different expense structure. Returns shown above are for Regular Plan - Growth option. **Past performance may or may not be sustained in the future.**

The returns shown above are calculated using XIRR approach (CAGR Returns) assuming investment of ₹10,000/- on the 1st business day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Load is not taken into consideration for computation of performance.

For performance of all schemes, Investors are advised to refer 'Returns' section on page 30.

**Disclaimer:** The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Mr. Ravi Gopalakrishnan manages Principal Emerging Bluechip Fund, Principal Focused Multicap Fund and Principal Dividend Yield Fund (w.e.f. October 2019).

Mr. Ravi Gopalakrishnan manages Principal Multi Cap Growth Fund, Equity portion of Principal Balanced Advantage Fund and Mr. Siddarth Mohta has been appointed as a Associate Fund Manager of Principal Multi Cap Growth Fund, (w.e.f. August 2018).

Mr. Ravi Gopalakrishnan & Mr. Siddarth Mohta manages Principal Small Cap Fund (w.e.f. May 2019).

Mr. Ravi Gopalakrishnan & Mr. Sudhir Kedia manages Principal Midcap Fund (w.e.f. Dec 2019).

Mr. Sudhir Kedia manages Principal Tax Savings Fund, Principal Tax Saver Fund and Equity portion of Principal Equity Savings Fund (w.e.f. October 2019).

\*Since performance data for Nifty Dividend Opportunities 50 Index is not available, SIP performance since inception period is not provided.

# Systematic Investment Plan (SIP) Returns (As on August 31, 2021)

SCHEME MANAGED BY MR. SUDHIR KEDIA & GURVINDER SINGH WASAN

## Principal Equity Savings Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty Equity Savings Index)		Additional Benchmark (CRISIL 10 year Gilt Index)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	24.40	1,35,257	19.97	1,32,558	2.81	1,21,811
3 Years SIP	3,60,000	16.35	4,58,468	14.08	4,43,829	6.50	3,97,237
5 Years SIP	6,00,000	11.86	8,08,199	11.54	8,01,766	6.56	7,08,145
7 Years SIP	8,40,000	10.40	12,16,645	10.53	12,22,230	6.93	10,74,764
10 Years SIP	12,00,000	9.35	19,47,128	10.38	20,55,689	7.21	17,38,970
Since Inception SIP	23,10,000	8.31	55,09,553	NA	NA	6.63	45,77,705

Inception Date - May 23, 2002

SCHEME MANAGED BY MR. RAVI GOPALAKRISHNAN & MS. BEKXY KURIAKOSE

## Principal Balanced Advantage Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (50% Nifty 100 TRI + 35% Crisil Short Term Bond Index + 15% Nifty Arbitrage) Returns Yield *		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	16.48	1,30,412	26.68	1,36,635	50.48	1,50,620
3 Years SIP	3,60,000	10.65	4,22,325	17.49	4,65,938	27.59	5,35,668
5 Years SIP	6,00,000	8.08	7,35,511	13.64	8,44,464	19.86	9,83,594
7 Years SIP	8,40,000	7.48	10,95,966	12.29	13,01,319	16.77	15,27,303
10 Years SIP	12,00,000	9.02	19,13,196	12.07	22,48,825	15.67	27,26,714
Since Inception SIP	12,80,000	9.06	21,14,156	11.87	24,81,027	15.18	30,02,551

Inception Date - December 16, 2010

SCHEME MANAGED BY MR. RAVI GOPALAKRISHNAN, MR. ASHISH AGGARWAL & MS. BEKXY KURIAKOSE

## Principal Hybrid Equity Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (CRISIL Hybrid 35+65 - Aggressive Index)#		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	43.01	1,46,303	34.50	1,41,307	50.48	1,50,620
3 Years SIP	3,60,000	22.72	5,01,199	22.37	4,98,829	27.59	5,35,668
5 Years SIP	6,00,000	15.74	8,89,306	16.58	9,07,892	19.86	9,83,594
7 Years SIP	8,40,000	14.56	14,11,066	14.68	14,17,336	16.77	15,27,303
10 Years SIP	12,00,000	14.93	26,20,851	14.18	25,17,831	15.67	27,26,714
Since Inception SIP	25,90,000	13.98	1,44,12,334	NA	NA	15.35	1,72,97,754

Inception Date - January 14, 2000

SCHEMES MANAGED BY GURVINDER SINGH WASAN

## Principal Short Term Debt Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (CRISIL Short-Term Bond Fund Index)		Additional Benchmark (CRISIL 10 Year Gilt Index)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	4.68	1,23,004	6.05	1,23,873	2.77	1,21,784
3 Years SIP	3,60,000	5.54	3,91,554	8.07	4,06,623	6.51	3,97,268
5 Years SIP	6,00,000	4.90	6,79,185	7.97	7,33,561	6.56	7,08,129
7 Years SIP	8,40,000	5.34	10,15,626	8.03	11,17,895	6.93	10,74,747
10 Years SIP	12,00,000	6.11	16,42,039	8.28	18,39,557	7.21	17,38,964
Since Inception SIP	21,90,000	7.03	43,50,233	7.97	47,93,178	6.67	41,94,158

Inception Date - May 09, 2003

SCHEME MANAGED BY MR. RAJAT JAIN

## Principal Nifty 100 Equal Weight Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty 100 Equal Weight - TRI)-		Additional Benchmark (Nifty 50 - TRI)	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	56.29	1,53,932	58.62	1,55,252	50.48	1,50,620
3 Years SIP	3,60,000	27.86	5,37,619	30.01	5,53,355	27.59	5,35,668
5 Years SIP	6,00,000	17.31	9,24,137	18.47	9,50,709	19.86	9,83,594
7 Years SIP	8,40,000	13.98	13,82,486	15.59	14,63,977	16.77	15,27,303
10 Years SIP	12,00,000	13.02	23,66,608	15.42	26,90,005	15.67	27,26,714
Since Inception SIP	26,50,000	12.50	1,27,90,594	NA	NA	15.21	1,86,10,679

Inception Date - July 27, 1999

Different plans shall have a different expense structure. Returns shown above are for Regular Plan - Growth option. **Past performance may or may not be sustained in the future.**

The returns shown above are calculated using XIRR approach (CAGR Returns) assuming investment of ₹10,000/- on the 1st business day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Load is not taken into consideration for computation of performance.

For performance of all schemes, Investors are advised to refer 'Returns' section on page 30.

**Disclaimer:** The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Mr. Ravi Gopalakrishnan manages Principal Balanced Advantage Fund - Equity Portion, Principal Hybrid Equity Fund - Equity Portion and Mr. Gurdinder Singh Wasan manages Principal Equity Savings Fund - Debt portion (w.e.f. May 2019).

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

Mr. Gurdinder Singh Wasan manages Principal Equity Savings Fund - Debt portion (w.e.f. May 2019).

Mr. Ravi Gopalakrishnan manages Principal Hybrid Equity Fund - Equity Portion, Mr. Bekxy Kuriakose - Debt Portion and Mr. Ashish Aggarwal - Associate Fund Manager (w.e.f. October 2019)

Ms. Bekxy Kuriakose manages Principal Hybrid Equity Fund - Debt Portion (w.e.f. Mar 2016) and Principal Balanced Advantage Fund - Debt Portion (w.e.f. January 01, 2018)

Mr. Rajat Jain manages Principal Nifty 100 EqualWeight Fund (w.e.f. August 2015)

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

With effect from June 10, 2018, fresh allotment of units in Principal Personal Tax saver Fund even in case of SIPs registered prior to close of business hours of March 31, 2017 is suspended.

\*Since TRI data is not available for the period 31-03-1996 to 30-06-1999 for Nifty 50 Index, SIP performance for since inception period is not provided.

\*\*Since TRI data is not available for the period 31-03-1996 to 26-11-1998 for Nifty 500 Index, SIP performance for since inception period is not provided.

-Since performance data for Nifty 100 Equal Weight Index is not available, SIP performance since inception period is not provided.

# Systematic Investment Plan (SIP) Returns (As on August 31, 2021)

SCHEMES MANAGED BY MR. SUDHIR KEDIA



## Principal Tax Savings Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty 500 Index - TRI)**		Additional Benchmark (Nifty 50 - TRI)*	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	52.85	1,51,971	54.57	1,52,954	50.48	1,50,620
3 Years SIP	3,60,000	27.70	5,36,445	29.41	5,48,873	27.59	5,35,668
5 Years SIP	6,00,000	17.73	9,33,842	19.87	9,83,859	19.86	9,83,594
7 Years SIP	8,40,000	15.84	14,77,096	16.98	15,38,695	16.77	15,27,303
10 Years SIP	12,00,000	16.89	29,11,442	16.32	28,23,611	15.67	27,26,714
Since Inception SIP	29,80,000	17.18	3,84,59,244	Not Available			

Inception Date - March 31, 1996



## Principal Personal Tax Saver Fund - Growth

Particulars	Total Amount Invested (in ₹)	Scheme's Returns		Scheme's Benchmark (Nifty 500 Index- TRI)**		Additional Benchmark (Nifty 50 - TRI)*	
		Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)	Returns Yield (%)	Market Value (in ₹)
1 Year SIP	1,20,000	53.47	1,52,330	54.57	1,52,954	50.48	1,50,620
3 Years SIP	3,60,000	27.74	5,36,714	29.41	5,48,873	27.59	5,35,668
5 Years SIP	6,00,000	16.98	9,16,810	19.87	9,83,859	19.86	9,83,594
7 Years SIP	8,40,000	14.02	13,84,262	16.98	15,38,695	16.77	15,27,303
10 Years SIP	12,00,000	14.00	24,92,693	16.32	28,23,611	15.67	27,26,714
Since Inception SIP	30,40,000	17.47	4,36,23,701	Not Available			

Inception Date - March 31, 1996

Different plans shall have a different expense structure. Returns shown above are for Regular Plan - Growth option. **Past performance may or may not be sustained in the future.**

The returns shown above are calculated using XIRR approach (CAGR Returns) assuming investment of ₹10,000/- on the 1st business day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Load is not taken into consideration for computation of performance.

For performance of all schemes, investors are advised to refer 'Returns' section on page 30.

**Disclaimer:** The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Mr. Sudhir Kedia manages Principal Tax Savings Fund, Principal Tax Saver Fund and Equity portion of Principal Equity Savings Fund (w.e.f. October 2019).

\*Since TRI data is not available for the period 31-03-1996 to 30-06-1999 for Nifty 50 Index, SIP performance for since inception period is not provided.

\*\*Since TRI data is not available for the period 31-03-1996 to 26-11-1998 for Nifty 500 Index, SIP performance for since inception period is not provided.

Principal Large cap Fund has completed 6 months but has not completed 1 year



# Principal Large Cap Fund

(An open ended equity scheme predominantly investing in large cap stocks)

**Investment Objective:** To achieve long term capital appreciation by investing in a diversified portfolio predominantly consisting of equity and equity related securities of Large Cap companies including derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved

Data As on August 31, 2021

## Fund Details



### Minimum Investment Amount (₹)

**Lumpsum**  
New Investor- ₹ 5,000  
Existing Investor- ₹ 1,000

**Special Products**  
SIP- ₹ 500<sup>₹</sup>  
STP- ₹ 1000<sup>₹</sup>  
RWP- ₹ 500<sup>₹</sup>

<sup>₹</sup>12 installments each    <sup>₹</sup>6 installments each

### Asset Under Management (₹ Cr)

MAAUM: 493.68  
AUM: 516.60



### Load Structure

**Entry Load:** NIL

**Exit Load:** ● If redeemed/ switched on or before 365 days 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. (w.e.f. Oct 19, 2020)

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: Oct 19, 2020  
Direct Plan: Oct 19, 2020

**Benchmark:** Nifty 100 index - TRI



**Plans** Regular Plan & Direct Plan. Both the Plans offer Growth & IDCW Option.

**Options** The IDCW Option under both the Plans will have the facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Mr. Sudhir Kedia & Mr. Anirvan Sarkar (for foreign investments)  
**Managing Since:** Oct 2020 & Oct 2020  
**Total Experience:** 14 years & 9 years



**Expense Ratio\*** (As on August 31, 2021)

**Direct Plan - 0.37 %**  
**Regular Plan - 2.36 %**

### For NAV details, please refer page 7

Note: \* Weighted Average TER for the month, includes GST on management fees.

Portfolio Turnover Ratio not given as the scheme has not completed one year.

Other ratios are not given as scheme has not completed 3 years.

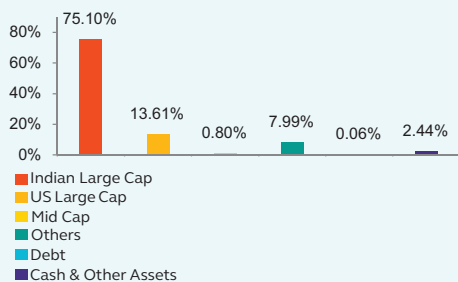
## Portfolio

Name	Rating / Industry	% of NAV	Name	Rating / Industry	% of NAV
<b>Banks</b>		<b>22.94</b>	<b>Pesticides</b>		<b>1.23</b>
°ICICI Bank Ltd.		6.98	UPL Ltd.		1.23
°HDFC Bank Ltd.		5.64	<b>Cement &amp; Cement Products</b>		<b>0.89</b>
°State Bank of India		3.14	Ultratech Cement Ltd.		0.89
°Axis Bank Ltd.		3.02	<b>Leisure Services</b>		<b>0.85</b>
°Kotak Mahindra Bank Ltd.		2.30	Jubilant Foodworks Ltd.		0.85
IndusInd Bank Ltd.		1.86	<b>Power</b>		<b>0.82</b>
<b>Software</b>		<b>13.36</b>	NTPC Ltd.		0.82
°Infosys Ltd.		6.07	Other Equities*		3.53
°Tata Consultancy Services Ltd.		2.86	<b>Total Equity</b>		<b>83.89</b>
HCL Technologies Ltd.		1.80	<b>Foreign Securities</b>		<b>13.61</b>
Wipro Ltd.		1.46	Microsoft Corporation	Software & Services ^^	1.19
Tech Mahindra Ltd.		1.17	APPLE INC.	Technology Hardware and Equipment ^^	1.18
<b>Consumer Non Durables</b>		<b>7.45</b>	Alphabet Inc. Class A	Media & Entertainment ^^	1.13
°Hindustan Unilever Ltd.		2.20	Jpmorgan Chase & Co.	Banks ^^	0.98
Britannia Industries Ltd.		1.66	Nvidia Corporation	Semiconductors & Semiconductor Equipment ^^	0.91
Godrej Consumer Products Ltd.		1.60	Paypal Holdings Inc.	Software & Services ^^	0.91
ITC Ltd.		1.12	Facebook Inc. Class A	Media & Entertainment ^^	0.90
United Spirits Ltd.		0.87	Nike Inc. Class B	Consumer Durables & Apparel ^^	0.90
<b>Finance</b>		<b>6.58</b>	Unitedhealth Group Inc.	Health Care Equipment ^^	0.79
Housing Development Finance Corporation Ltd.**		1.46	Amazon.Com Inc	Retailing ^^	0.76
SBI Cards & Payment Services Ltd.		1.39	Mastercard Incorporated Class A	Software & Services ^^	0.73
Bajaj Finance Ltd.		1.29	Johnson & Johnson	Pharmaceuticals	0.69
Housing Development Finance Corporation Ltd.		1.23	Eli Lilly & Co.	Biotechnology & Life Sciences ^^	0.68
Cholamandalam Investment & Finance Co. Ltd.		1.21	Home Depot Inc.	Pharmaceuticals & Life Sciences ^^	0.67
<b>Petroleum Products</b>		<b>5.34</b>	Thermo Fisher Scientific Inc.	Pharmaceuticals & Life Sciences ^^	0.66
°Reliance Industries Ltd.**		3.89	Colgate-Palmolive Company	Household & Personal Products ^^	0.53
Bharat Petroleum Corporation Ltd.		1.45	<b>BONDS &amp; NCD</b>		<b>0.02</b>
<b>Insurance</b>		<b>3.81</b>	Britannia Industries Ltd.®	CRISIL AAA	0.02
ICICI Lombard General Insurance Company Ltd.		1.48	<b>Treasury Bills</b>		<b>0.04</b>
SBI Life Insurance Company Ltd.		1.32	91 DAY T-BILL	Sovereign	0.04
Bajaj Finserv Ltd.		1.01	<b>TREPS / Reverse Repo Investments</b>		<b>2.51</b>
<b>Auto</b>		<b>3.47</b>	TREPS		2.51
Maruti Suzuki India Ltd.		2.20	<b>Cash &amp; Cash Equivalents</b>		<b>-0.07</b>
Tata Motors DVR Ltd.		1.27	<b>Net Assets</b>		<b>100.00</b>
<b>Pharmaceuticals</b>		<b>3.44</b>			
Sun Pharmaceutical Industries Ltd.		1.53			
Cipla Ltd.		1.04			
Dr. Reddy's Laboratories Ltd.		0.87			
<b>Telecom - Services</b>		<b>3.33</b>			
°Bharti Airtel Ltd.		3.33			
<b>Ferrous Metals</b>		<b>2.17</b>			
Tata Steel Ltd.		2.17			
<b>Auto Ancillaries</b>		<b>1.66</b>			
Motherson Sumi Systems Ltd.		0.86			
MRF Ltd.		0.80			
<b>Construction Project</b>		<b>1.65</b>			
Larsen & Toubro Ltd.		1.65			
<b>Retailing</b>		<b>1.37</b>			
Zomato Ltd.		1.37			

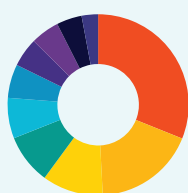
°Top 10 Equity Holdings  
\* Holding less than 0.75%  
° Partly Paid Right  
\*\*Warrants  
®Non Traded Securities

\*\*The Name of the Industry is in accordance with Industry Classification for Foreign Securities is as per MSCI GICS

### Market Cap Allocation (As on August 31, 2021) (% of NAV)



### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



### Performance (As on 31/08/2021)

Period	Principal Large Cap Fund		Nifty 100 index - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
6 Months (26-02-2021 to 31-08-2021)	36.88	11734.65	37.80	11775.07	36.89	11735.22

Principal Large cap Fund has completed 6 months but has not completed 1 year  
Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** Returns (in %) are calculated on Simple Annualised Basis.  
°PTP (Point to Point) returns are based on standard investment of ₹ 10,000 made at the beginning of relevant period.  
Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

# Principal Emerging Bluechip Fund

(An open ended equity scheme investing in both large cap and midcap stocks.)

**Investment Objective:** The primary objective of the Scheme is to achieve long-term capital appreciation by investing in equity & equity related instruments of large cap & midcap companies.

Data As on August 31, 2021

## Fund Details



**Minimum Investment Amount (₹)**  
**Lumpsum**  
 New Investor- ₹ 300  
 Existing Investor- ₹ 300  
**Special Products**  
 SIP- ₹ 100<sup>2</sup>  
 STP- ₹ 1,000  
 RWP- ₹ 500  
 ₹12 installments each

**Asset Under Management (₹ Cr)**  
**MAAUM:** 2,975.07  
**AUM:** 3,081.52



### Load Structure

**Entry Load:** NIL

**Exit Load:** ● If redeemed/ switched on or before 365 days 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. (w.e.f. March 31, 2020)

### Allotment Date & Benchmark

**Allotment Date**  
 Regular Plan: November 12, 2008  
 Direct Plan: January 1, 2013  
**Benchmark:** NIFTY Large Midcap 250 Index - TRI  
 (w.e.f. May 30, 2018)



**Plans** Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & Half Yearly IDCW Option.

Half Yearly IDCW Option under both the Plans offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Ravi Gopalakrishnan  
**Managing Since:** October 2019  
**Total Experience:** 26 years



**Ratios & Other Details** (As on August 31, 2021)

**Standard Deviation<sup>^</sup> (Annualised):** 23.32%  
**Beta<sup>^</sup>:** 0.96  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.61  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 0.47

**Expense Ratio<sup>#</sup>** (As on August 31, 2021)

**Direct Plan - 0.90 %**  
**Regular Plan - 2.01 %**



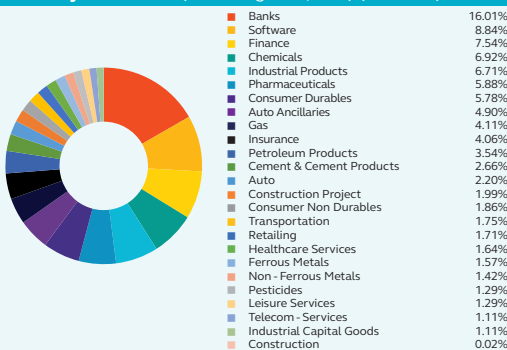
For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days - MIBOR Rate As on August 31, 2021).

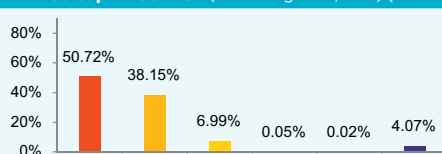
<sup>\*\*</sup> The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

<sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation (As on August 31, 2021) (% of NAV)



### Market Cap Allocation (As on August 31, 2021) (% of NAV)



Market Cap Ranges will be determined as per prevailing SEBI/AMFI guidelines where

- Large Cap:** 1st-100th company in terms of full market capitalization.
- Mid Cap:** 101st-250th company in terms of full market capitalization.
- Small Cap:** 251st company onwards in terms of full market capitalization.



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Banks</b>	<b>16.01</b>	Gujarat State Petronet Ltd.	1.56
•ICICI Bank Ltd.	4.53	Indraprastha Gas Ltd.	0.89
•HDFC Bank Ltd.	4.36	<b>Insurance</b>	<b>4.06</b>
Axis Bank Ltd.	1.82	•Bajaj Finserv Ltd.	2.11
IndusInd Bank Ltd.	1.26	Max Financial Services Ltd.	1.95
Bank of Baroda	1.12	<b>Petroleum Products</b>	<b>2.89</b>
Canara Bank	1.05	•Reliance Industries Ltd.	2.89
State Bank of India	1.01	<b>Cement &amp; Cement Products</b>	<b>2.66</b>
Indian Bank	0.86	Shree Cement Ltd.	1.36
<b>Software</b>	<b>8.84</b>	Ultratech Cement Ltd.	1.30
•Infosys Ltd.	4.02	<b>Auto</b>	<b>2.20</b>
Mphasis Ltd.	2.08	Tata Motors Ltd.	1.18
Tata Consultancy Services Ltd.	1.68	Maruti Suzuki India Ltd.	1.02
HCL Technologies Ltd.	1.06	<b>Construction Project</b>	<b>1.99</b>
<b>Finance</b>	<b>7.54</b>	Larsen & Toubro Ltd.	1.99
•Bajaj Finance Ltd.	2.76	<b>Transportation</b>	<b>1.75</b>
•Housing Development Finance Corporation Ltd.	2.31	TCI Express Ltd.	1.75
L&T Finance Holdings Ltd.	1.29	<b>Retailing</b>	<b>1.71</b>
SBI Cards & Payment Services Ltd.	1.18	Avenue Supermarts Ltd.	1.71
<b>Chemicals</b>	<b>6.91</b>	<b>Healthcare Services</b>	<b>1.64</b>
•Navin Fluorine International Ltd.	2.52	Fortis Healthcare Ltd.	1.64
Atul Ltd.	1.61	<b>Ferrous Metals</b>	<b>1.57</b>
SRF Ltd.	1.47	Tata Steel Ltd.	1.57
Rossari Biotech Ltd.	1.31	<b>Non - Ferrous Metals</b>	<b>1.42</b>
<b>Industrial Products</b>	<b>6.69</b>	Hindalco Industries Ltd.	1.42
Polycab India Ltd.	1.62	<b>Leisure Services</b>	<b>1.29</b>
Mold-Tek Packaging Ltd.	1.51	Jubilant Foodworks Ltd.	1.29
Astral Limited	1.50	<b>Pesticides</b>	<b>1.29</b>
SKF India Ltd.	1.31	PI Industries Ltd.	1.29
AIA Engineering Ltd.	0.75	<b>Consumer Non Durables</b>	<b>1.20</b>
<b>Pharmaceuticals</b>	<b>5.88</b>	Varun Beverages Ltd.	1.20
•Divi's Laboratories Ltd.	2.12	<b>Industrial Capital Goods</b>	<b>1.11</b>
Laurus Labs Ltd.	1.32	BEML Ltd.	1.11
Natco Pharma Ltd.	1.24	<b>Telecom - Services</b>	<b>1.11</b>
IPCA Laboratories Ltd.	1.20	Bharti Airtel Ltd.	1.11
<b>Consumer Durables</b>	<b>5.78</b>	Other Equities*	1.82
•Dixon Technologies (India) Ltd.	3.12	<b>Total Equity</b>	<b>95.91</b>
Relaxo Footwears Ltd.	1.50	<b>Treasury Bills</b>	<b>0.02</b>
Kajaria Ceramics Ltd.	1.16	91 DAY T-BILL	Sovereign 0.02
<b>Auto Ancillaries</b>	<b>4.44</b>	<b>TREPS / Reverse Repo Investments</b>	<b>4.43</b>
Sona Blw Precision Forgings Ltd.	1.52	TREPS	4.43
Motherhood Sumi Systems Ltd.	1.23	<b>Cash &amp; Cash Equivalents</b>	<b>-0.36</b>
Sundram Fasteners Ltd.	0.85	<b>Net Assets</b>	<b>100.00</b>
Balkrishna Industries Ltd.	0.84		
<b>Gas</b>	<b>4.11</b>		
Gujarat Gas Ltd.	1.66		

\*Top 10 Equity Holdings  
 \* Holding less than 0.75%

## Performance (As on 31/08/2021)

Period	Principal Emerging Bluechip Fund		NIFTY Large Midcap 250 Index - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	63.15	16315.10	61.33	16132.90	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	15.68	15486.84	15.32	15341.46	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	16.35	21335.29	16.44	21415.20	15.70	20738.47
Since Inception (12-11-2008 to 31-08-2021)	25.03	174800.00	19.08	93627.01	16.43	70192.78

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Jun-21	2.05	58.81	4.48	128.61
17-Dec-20	2.23	50.08	2.53	106.61
15-Dec-17	5.92	48.24	N.A.	N.A.

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.

Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Multi Cap Growth Fund

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

Investment Objective: To achieve long-term capital appreciation.

Data As on August 31, 2021

## Fund Details

**Minimum Investment Amount (₹)**

<b>Lumpsum</b>	<b>Special Products</b>
New Investor- ₹ 300	SIP- ₹ 100 <sup>2</sup>
Existing Investor- ₹ 300	STP- ₹ 1,000
	RWP- ₹ 500

<sup>2</sup>12 installments each

**Asset Under Management (₹ Cr)**

<b>MAAUM:</b>	813.52
<b>AUM:</b>	837.46

**Load Structure**  
**Entry Load:** NIL  
**Exit Load:** ● If redeemed/ switched on or before 365 days 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. (w.e.f. March 31, 2020)

**Allotment Date & Benchmark**  
**Allotment Date**  
 Regular Plan: October 25, 2000  
 Direct Plan: January 1, 2013  
**Benchmark:** NIFTY 500 Multicap  
 50:25:25 - TRI (w.e.f. January 27, 2021)

**Plans** Regular Plan & Direct Plan.  
**Options** Both the Plans offer Growth & Half Yearly IDCW Option.  
 Half Yearly IDCW Option under both the Plans offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

**Fund Manager Details**  
**Name:** Ravi Gopalakrishnan & Siddarth Mohta (Associate Fund Manager)  
**Managing Since:** July 2019 & August 2018  
**Total Experience:** 26 years & 16 years

**Ratios & Other Details** (As on August 31, 2021)  
**Standard Deviation<sup>^</sup> (Annualised):** 22.12%  
**Beta<sup>^</sup>:** 0.87  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.57  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 0.56

**Expense Ratio<sup>#</sup>** (As on August 31, 2021)  
**Direct Plan -** 1.69 %  
**Regular Plan -** 2.43 %

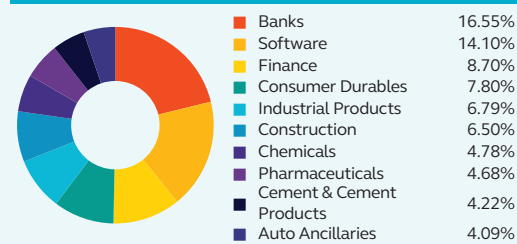
For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days - MIBOR Rate As on August 31, 2021).

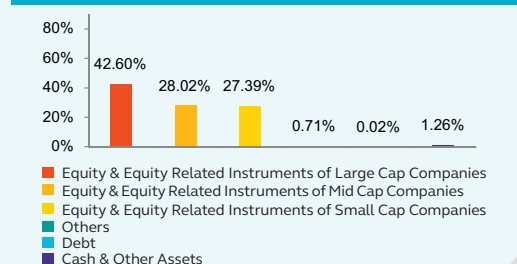
<sup>\*\*</sup> The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

<sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



### Market Cap Allocation (As on August 31, 2021) (% of NAV)



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Banks</b>	<b>16.55</b>	Laurus Labs Ltd.	1.60
*ICICI Bank Ltd.	5.28	Divi's Laboratories Ltd.	1.05
*HDFC Bank Ltd.	4.74	<b>Cement &amp; Cement Products</b>	<b>3.57</b>
State Bank of India	2.03	*JK Cement Ltd.	2.30
Axis Bank Ltd.	1.58	Ultratech Cement Ltd.	1.27
Bank of Baroda	1.07	<b>Auto Ancillaries</b>	<b>3.41</b>
Canara Bank	1.06	Sona Blw Precision Forgings Ltd.	1.52
Indian Bank	0.79	CEAT Ltd.	1.07
<b>Software</b>	<b>14.10</b>	Subros Ltd.	0.82
*Infosys Ltd.	4.86	<b>Petroleum Products</b>	<b>2.81</b>
*KPIT Technologies Ltd.	2.75	*Reliance Industries Ltd.	2.81
*eClerx Services Ltd.	2.21	<b>Insurance</b>	<b>2.75</b>
Tata Consultancy Services Ltd.	1.64	Max Financial Services Ltd.	1.47
Coforge Ltd.	1.62	Bajaj Finserv Ltd.	1.28
HCL Technologies Ltd.	1.02	<b>Auto</b>	<b>2.38</b>
<b>Finance</b>	<b>8.70</b>	Force Motors Ltd.	1.30
*Bajaj Finance Ltd.	3.16	Maruti Suzuki India Ltd.	1.08
*Housing Development Finance Corporation Ltd.	2.54	<b>Transportation</b>	<b>1.73</b>
Can Fin Homes Ltd.	1.39	TCI Express Ltd.	1.73
L&T Finance Holdings Ltd.	0.83	<b>Retailing</b>	<b>1.56</b>
SBI Cards & Payment Services Ltd.	0.78	Avenue Supermarts Ltd.	1.56
<b>Consumer Durables</b>	<b>7.80</b>	<b>Construction Project</b>	<b>1.37</b>
*Dixon Technologies (India) Ltd.	2.31	Larsen & Toubro Ltd.	1.37
Orient Electric Ltd.	1.71	<b>Pesticides</b>	<b>1.26</b>
Relaxo Footwears Ltd.	1.45	PI Industries Ltd.	1.26
Amber Enterprises India Ltd.	1.24	<b>Ferrous Metals</b>	<b>1.26</b>
Kajaria Ceramics Ltd.	1.09	Tata Steel Ltd.	1.26
<b>Industrial Products</b>	<b>6.78</b>	<b>Non - Ferrous Metals</b>	<b>1.19</b>
Polycab India Ltd.	2.15	Hindalco Industries Ltd.	1.19
KEI Industries Ltd.	2.12	<b>Healthcare Services</b>	<b>1.15</b>
Astral Limited	1.26	Syngene International Ltd.	1.15
Timken India Ltd.	1.25	<b>Telecom - Services</b>	<b>1.03</b>
<b>Construction</b>	<b>6.48</b>	Bharti Airtel Ltd.	1.03
PNC Infratech Ltd.	1.96	<b>Consumer Non Durables</b>	<b>0.77</b>
KNR Constructions Ltd.	1.82	Emami Ltd.	0.77
Brigade Enterprises Ltd.	1.78	Other Equities*	2.62
The Phoenix Mills Ltd.	0.92	<b>Total Equity</b>	<b>98.72</b>
<b>Chemicals</b>	<b>4.77</b>	<b>Treasury Bills</b>	<b>0.02</b>
Rossari Biotech Ltd.	1.46	91 DAY T-BILL	Sovereign 0.02
SRF Ltd.	1.27	<b>TREPS / Reverse Repo Investments</b>	<b>1.63</b>
Atul Ltd.	1.17	TREPS	1.63
Aarti Industries Ltd.	0.87	<b>Cash &amp; Cash Equivalents</b>	<b>-0.37</b>
<b>Pharmaceuticals</b>	<b>4.68</b>	<b>Net Assets</b>	<b>100.00</b>
Indoco Remedies Ltd.	2.03		

\*Top 10 Equity Holdings  
 \* Holding less than 0.75%

## Performance (As on 31/08/2021)

Period	Principal Multi Cap Growth Fund		NIFTY 500 Multicap 50:25:25 - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	65.09	16508.62	64.92	16491.84	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	14.36	14961.42	14.92	15182.92	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	15.69	20728.97	15.62	20668.46	15.70	20738.47
Since Inception (25-10-2000 to 31-08-2021)	16.09	224930.00	NA	NA	15.25	193334.22

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Jun-21	1.65	47.26	2.12	60.99
17-Dec-20	1.78	39.96	2.29	51.38
15-Dec-17	4.96	41.29	1.71	47.18

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.  
 Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Focused Multicap Fund

(An open ended equity scheme investing in maximum 30 Multi cap stocks)

**Investment Objective:** To provide capital appreciation and/or IDCW distribution by investing in companies across market capitalization.

Data As on August 31, 2021



## Fund Details

### Minimum Investment Amount (₹)



Lumpsum	Special Products
New Investor- ₹ 300	SIP- ₹ 100 <sup>₹</sup>
Existing Investor- ₹ 300	STP- ₹ 1,000
	RWP- ₹ 500

<sup>₹</sup>12 installments each

### Asset Under Management (₹ Cr)

MAAUM:	633.31
AUM:	656.36



### Load Structure

**Entry Load:** NIL

**Exit Load:** 0.25% for redemptions within 7 days from the date of allotment [w.e.f. March 01, 2019]

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: November 11, 2005  
Direct Plan: January 1, 2013

**Benchmark:** S&P BSE 250 Large Midcap Index - TRI

### Plans Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & Half Yearly IDCW Option.  
Half Yearly IDCW Option under both the Plans offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Ravi Gopalakrishnan  
**Managing Since:** October 2019  
**Total Experience:** 26 years

### Ratios & Other Details (As on August 31, 2021)

**Standard Deviation<sup>^</sup> (Annualised):** 20.28%  
**Beta<sup>^</sup>:** 0.88  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.76  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 0.55

### Expense Ratio\* (As on August 31, 2021)

**Direct Plan -** 1.51 %  
**Regular Plan -** 2.48 %

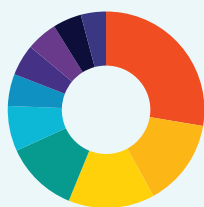
For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days-MIBOR Rate As on August 31, 2021).

<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 August 31, 2021).

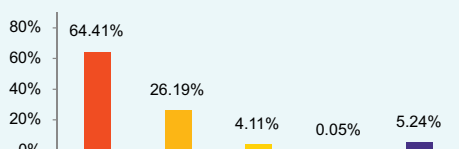
<sup>\*</sup> Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



Banks	20.94%
Software	10.89%
Finance	10.75%
Petroleum Products	9.08%
Chemicals	5.64%
Healthcare Services	3.99%
Retailing	3.90%
Consumer Durables	3.87%
Construction Project	3.57%
Ferrous Metals	3.14%

### Market Cap Allocation (As on August 31, 2021) (% of NAV)



Equity & Equity Related Instruments of Large Cap Companies	64.41%
Equity & Equity Related Instruments of Mid Cap Companies	26.19%
Equity & Equity Related Instruments of Small Cap Companies	4.11%
Debt	0.05%
Cash & Other Assets	5.24%



## Portfolio

Name	% of NAV
<b>Banks</b>	<b>20.94</b>
<sup>o</sup> ICI Bank Ltd.	7.09
<sup>o</sup> HDFC Bank Ltd.	6.08
<sup>o</sup> State Bank of India	3.86
Canara Bank	2.44
IndusInd Bank Ltd.	1.47
<b>Software</b>	<b>10.89</b>
<sup>o</sup> Infosys Ltd.	8.08
HCL Technologies Ltd.	2.81
<b>Finance</b>	<b>10.75</b>
<sup>o</sup> Housing Development Finance Corporation Ltd.	4.99
<sup>o</sup> Bajaj Finance Ltd.	3.95
SBI Cards & Payment Services Ltd.	1.81
<b>Petroleum Products</b>	<b>9.08</b>
<sup>o</sup> Reliance Industries Ltd.	5.83
Bharat Petroleum Corporation Ltd.	3.25
<b>Chemicals</b>	<b>5.64</b>
<sup>o</sup> Navin Fluorine International Ltd.	3.90
Rossari Biotech Ltd.	1.74
<b>Healthcare Services</b>	<b>3.99</b>
Fortis Healthcare Ltd.	2.69
Syngene International Ltd.	1.30
<b>Retailing</b>	<b>3.90</b>
<sup>o</sup> Avenue Supermarts Ltd.	3.90
<b>Consumer Durables</b>	<b>3.87</b>
Dixon Technologies (India) Ltd.	2.12
Relaxo Footwears Ltd.	1.75
<b>Construction Project</b>	<b>3.57</b>
<sup>o</sup> Larsen & Toubro Ltd.	3.57
<b>Ferrous Metals</b>	<b>3.14</b>
Tata Steel Ltd.	3.14
<b>Industrial Products</b>	<b>2.80</b>
Astral Limited	2.80
<b>Cement &amp; Cement Products</b>	<b>2.63</b>
Shree Cement Ltd.	2.63
<b>Industrial Capital Goods</b>	<b>2.37</b>
BEML Ltd.	2.37
<b>Pharmaceuticals</b>	<b>2.26</b>
Laurus Labs Ltd.	2.26
<b>Aerospace &amp; Defense</b>	<b>2.11</b>
Bharat Electronics Ltd.	2.11
<b>Auto Ancillaries</b>	<b>1.95</b>
Motherson Sumi Systems Ltd.	1.95
<b>Insurance</b>	<b>1.77</b>
Max Financial Services Ltd.	1.77
<b>Consumer Non Durables</b>	<b>1.70</b>
Varun Beverages Ltd.	1.70
<b>Pesticides</b>	<b>1.35</b>
PI Industries Ltd.	1.35
<b>Total Equity</b>	<b>94.71</b>
<b>Treasury Bill</b>	<b>0.05</b>
91 DAY T-BILL	0.05
<b>TREPS / Reverse Repo Investments</b>	<b>5.57</b>
TREPS	5.57
<b>Cash &amp; Cash Equivalents</b>	<b>-0.33</b>
<b>Net Assets</b>	<b>100.00</b>
Sovereign	

<sup>o</sup>Top 10 Equity Holdings



### Performance (As on 31/08/2021)

Period	Principal Focused Multicap Fund		S&P BSE 250 Large Midcap - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	59.44	15944.18	55.89	15588.99	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	17.99	16434.58	15.02	15221.73	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	15.74	20781.73	15.93	20952.07	15.70	20738.47
Since Inception (11-11-2005 to 31-08-2021)	16.20	107400.00	14.51	85187.43	14.20	81604.39

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Jun-21	1.24	35.27	1.29	36.78
17-Dec-20	1.36	30.40	1.41	31.53
17-Dec-19	1.38	27.36	1.51	28.24

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.

Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.



# Principal Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

**Investment Objective:** To generate long term capital appreciation by predominantly investing in equity and equity related instruments of small cap companies. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Data As on August 31, 2021



## Fund Details



### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 500 <sup>2</sup>
Existing Investor- ₹ 1,000	STP- ₹ 1000 <sup>3</sup>
	RWP- ₹ 500 <sup>3</sup>

<sup>2</sup>12 installments each <sup>3</sup>6 installments each

### Asset Under Management (₹ Cr)

MAAUM: 439.17  
AUM: 445.17



### Load Structure

**Entry Load:** NIL

**Exit Load:** ● If redeemed/ switched on or before 365 days 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. (w.e.f. March 31, 2020)

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: May 13, 2019  
Direct Plan: May 13, 2019

**Benchmark:** Nifty Small Cap 100 index-TRI



**Plans** Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & IDCW Option. The IDCW Option under both the Plans will have the facility of IDCW Payout and IDCW Reinvestment.

### Fund Manager Details

**Name:** Ravi Gopalakrishnan & Mr. Siddarth Mohta

**Managing Since:** July 2019 & May 2019

**Total Experience:** 26 years & 16 years



**Expense Ratio\*** (As on August 31, 2021)

**Direct Plan -** 0.72 %

**Regular Plan -** 2.48 %

**Other Details**  
**Portfolio Turnover Ratio\*\*:** 0.37



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Software</b>	<b>14.12</b>	<b>Construction</b>	<b>4.37</b>
●Persistent Systems Ltd.	3.03	Brigade Enterprises Ltd.	1.65
●Birlasoft Ltd.	2.20	KNR Constructions Ltd.	1.38
Mastek Ltd.	1.99	PNC Infratech Ltd.	1.34
Cyient Ltd.	1.97	<b>Pharmaceuticals</b>	<b>3.80</b>
KPIT Technologies Ltd.	1.95	●Laurus Labs Ltd.	2.70
Tata Elxsi Ltd.	1.92	Divi's Laboratories Ltd.	1.10
NIIT Ltd.	1.06	<b>Transportation</b>	<b>3.72</b>
<b>Consumer Durables</b>	<b>9.02</b>	Transport Corporation of India Ltd.	1.93
●Dixon Technologies (India) Ltd.	2.28	TCI Express Ltd.	1.79
Orient Electric Ltd.	1.48	<b>Finance</b>	<b>3.63</b>
Amber Enterprises India Ltd.	1.41	●Can Fin Homes Ltd.	2.34
VIP Industries Ltd.	1.39	Bajaj Finance Ltd.	1.29
Blue Star Ltd.	1.27	<b>Ferrous Metals</b>	<b>2.80</b>
Cera Sanitaryware Ltd.	1.19	Tata Steel BSL Ltd.	1.76
<b>Industrial Products</b>	<b>7.53</b>	Kirloskar Ferrous Industries Ltd.	1.04
●KEI Industries Ltd.	2.18	<b>Textile Products</b>	<b>1.81</b>
●Mold-Tek Packaging Ltd.	2.02	K.P.R. Mill Ltd.	1.81
Timken India Ltd.	1.50	<b>Healthcare Services</b>	<b>1.56</b>
Cosmo Films Ltd.	1.05	Syngene International Ltd.	1.56
Astral Limited	0.78	<b>Industrial Capital Goods</b>	<b>1.52</b>
<b>Chemicals</b>	<b>7.39</b>	BEML Ltd.	1.52
Galaxy Surfactants Ltd.	1.84	<b>Entertainment</b>	<b>1.44</b>
Navin Fluorine International Ltd.	1.63	PVR Ltd.	1.44
Neogen Chemicals Ltd.	1.48	<b>Leisure Services</b>	<b>1.43</b>
Solar Industries India Ltd.	1.37	Westlife Development Ltd.	1.43
Rossari Biotech Ltd.	1.07	<b>Auto</b>	<b>1.40</b>
<b>Capital Markets</b>	<b>6.20</b>	Force Motors Ltd.	1.40
●Indian Energy Exchange Ltd.	2.32	<b>Construction Project</b>	<b>1.17</b>
●Multi Commodity Exchange of India Ltd.	2.13	NCC Ltd.	1.17
Computer Age Management Services Ltd.	1.75	<b>Textiles - Cotton</b>	<b>1.05</b>
<b>Cement &amp; Cement Products</b>	<b>5.49</b>	Vardhman Textiles Ltd.	1.05
●Birla Corporation Ltd.	2.07	<b>Pesticides</b>	<b>0.78</b>
JK Cement Ltd.	1.76	Rallis India Ltd.	0.78
JK Lakshmi Cement Ltd.	1.66	<b>Consumer Non Durables</b>	<b>0.76</b>
<b>Banks</b>	<b>4.74</b>	Kaveri Seed Company Ltd.	0.76
State Bank of India	1.24	Other Equities*	5.07
The Federal Bank Ltd.	1.03	<b>Total Equity</b>	<b>95.28</b>
Bank of Baroda	0.86	<b>Treasury Bills</b>	<b>0.03</b>
ICICI Bank Ltd.	0.85	91 DAY T-BILL	Sovereign
Indian Bank	0.76	<b>TREPS / Reverse Repo Investments</b>	<b>4.82</b>
<b>Auto Ancillaries</b>	<b>4.48</b>	TREPS	4.82
Sona Blw Precision Forgings Ltd.	1.66	<b>Cash &amp; Cash Equivalents</b>	<b>-0.13</b>
CEAT Ltd.	1.49	<b>Net Assets</b>	<b>100.00</b>
Subros Ltd.	1.33		

\*Top 10 Equity Holdings  
\* Holding less than 0.75%

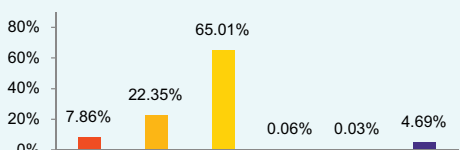
For NAV details, please refer page 7

Note: \*Weighted Average TER for the month, includes GST on management fees.

Other ratios are not given as scheme has not completed 3 years.

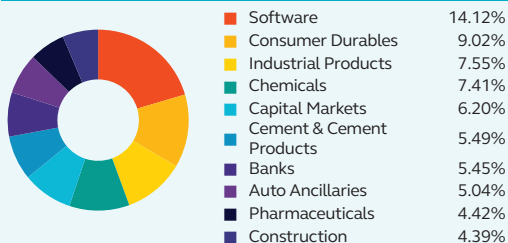
\*\* The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

### Market Cap Allocation (As on August 31, 2021) (% of NAV)



Legend:  
 ■ Equity & Equity Related Instruments of Large Cap Companies  
 ■ Equity & Equity Related Instruments of Mid Cap Companies  
 ■ Equity & Equity Related Instruments of Small Cap Companies  
 ■ Others  
 ■ Debt  
 ■ Cash & Other Assets

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



## Performance (As on 31/08/2021)

Period	Principal Small Cap Fund		Nifty SmallCap 100 Index - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	86.05	18605.26	85.26	18526.07	52.24	15223.84
Since Inception (13-05-2019 to 31-08-2021)	38.59	21210.00	26.80	17283.27	22.08	15834.68

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



# Principal Midcap Fund

(An open ended equity scheme predominantly investing in mid cap stocks)

**Investment Objective:** To generate long term capital appreciation by predominantly investing in equity and equity related instruments of midcap companies. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Data As on August 31, 2021



## Fund Details



### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 500 <sup>2</sup>
Existing Investor- ₹ 1,000	STP- ₹ 1000 <sup>3</sup>
	RWP- ₹ 500 <sup>3</sup>

<sup>2</sup>12 installments each    <sup>3</sup>6 installments each

### Asset Under Management (₹ Cr)

MAAUM:	411.73
AUM:	422.15



### Load Structure

**Entry Load:** NIL

**Exit Load:** ● If redeemed/ switched on or before 365 days 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. (w.e.f. March 31, 2020)



### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: Dec 30, 2019  
Direct Plan: Dec 30, 2019

**Benchmark:** NIFTY Midcap 100 Index - TRI



**Plans** Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & IDCW Option. The IDCW Option under both the Plans will have the facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Ravi Gopalakrishnan & Mr. Sudhir Kedia

**Managing Since:** Dec 2019 & Dec 2019

**Total Experience:** 26 years & 14 years



**Expense Ratio\*** (As on August 31, 2021)

**Direct Plan - 0.68 %**  
**Regular Plan - 2.44 %**

### Other Details

**Portfolio Turnover Ratio\*\*:** 0.93



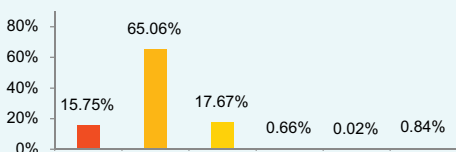
**For NAV details, please refer page 7**

Note: \*Weighted Average TER for the month, includes GST on management fees.

Other ratios are not given as scheme has not completed 3 years.

\*\* 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 August 31, 2021).

### Market Cap Allocation (As on August 31, 2021) (% of NAV)



Legend:  
■ Equity & Equity Related Instruments of Large Cap Companies  
■ Equity & Equity Related Instruments of Mid Cap Companies  
■ Equity & Equity Related Instruments of Small Cap Companies  
■ Others  
■ Debt  
■ Cash & Other Assets

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



Banks	12.32%
Industrial Products	9.46%
Consumer Durables	8.53%
Pharmaceuticals	6.34%
Auto Ancillaries	6.09%
Chemicals	5.98%
Finance	5.58%
Software	4.95%
Auto	3.88%
Healthcare Services	3.59%



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Banks</b>	<b>11.89</b>	Metropolis Healthcare Ltd.	0.95
°The Federal Bank Ltd.	3.54	Syngene International Ltd.	0.92
°ICICI Bank Ltd.	2.27	<b>Industrial Capital Goods</b>	<b>3.47</b>
°State Bank of India	2.19	Honeywell Automation India Ltd.	1.37
Bank of Baroda	1.94	ABB India Ltd.	1.10
Canara Bank	0.99	BEML Ltd.	1.00
Indian Bank	0.96	<b>Capital Markets</b>	<b>3.24</b>
<b>Industrial Products</b>	<b>9.46</b>	UTI Asset Management Co Ltd	1.46
°Polycab India Ltd.	4.46	ICRA Ltd.	0.93
Astral Limited	1.60	Multi Commodity Exchange of India Ltd.	0.85
Schaeffler India Ltd.	1.50	<b>Consumer Non Durables</b>	<b>3.20</b>
KEI Industries Ltd.	1.01	Zydus Wellness Ltd.	1.21
AIA Engineering Ltd.	0.89	Kansai Nerolac Paints Ltd.	1.02
<b>Consumer Durables</b>	<b>7.87</b>	Emami Ltd.	0.97
°Crompton Greaves Consumer Electricals Ltd.	2.60	<b>Ferrous Metals</b>	<b>2.76</b>
Volta Ltd.	1.37	°Tata Steel Ltd.	2.76
Bata India Ltd.	1.15	<b>Construction</b>	<b>2.43</b>
VIP Industries Ltd.	1.07	The Phoenix Mills Ltd.	1.51
Amber Enterprises India Ltd.	0.90	Brigade Enterprises Ltd.	0.92
Relaxo Footwears Ltd.	0.78	<b>Gas</b>	<b>2.37</b>
<b>Pharmaceuticals</b>	<b>6.34</b>	°Gujarat State Petronet Ltd.	2.37
°IPCA Laboratories Ltd.	2.31	<b>Insurance</b>	<b>2.17</b>
Indoco Remedies Ltd.	1.76	°Max Financial Services Ltd.	2.17
Laurus Labs Ltd.	1.30	<b>Pesticides</b>	<b>2.05</b>
Ajanta Pharma Ltd.	0.97	PI Industries Ltd.	2.05
<b>Chemicals</b>	<b>5.98</b>	<b>Retailing</b>	<b>1.77</b>
Solar Industries India Ltd.	2.09	Trent Ltd.	1.77
SRF Ltd.	1.51	<b>Telecom - Services</b>	<b>1.41</b>
Aarti Industries Ltd.	1.21	Bharti Airtel Ltd.	1.41
Atul Ltd.	1.17	<b>Entertainment</b>	<b>1.28</b>
<b>Auto Ancillaries</b>	<b>5.70</b>	Zee Entertainment Enterprises Ltd.	1.28
Subros Ltd.	1.71	<b>Leisure Services</b>	<b>1.27</b>
CEAT Ltd.	1.30	Westlife Development Ltd.	1.27
MRF Ltd.	0.93	<b>Cement &amp; Cement Products</b>	<b>0.99</b>
Sona Blw Precision Forgings Ltd.	0.92	The Ramco Cements Ltd.	0.99
Minda Industries Ltd.	0.84	<b>Power</b>	<b>0.97</b>
<b>Finance</b>	<b>5.58</b>	Tata Power Company Ltd.	0.97
Cholamandalam Investment & Finance Co. Ltd.	2.03	<b>Petroleum Products</b>	<b>0.89</b>
Can Fin Homes Ltd.	1.46	Bharat Petroleum Corporation Ltd.	0.89
CRISIL Ltd.	1.15	Other Equities*	3.63
Shriram Transport Finance Company Ltd.	0.94	<b>Total Equity</b>	<b>99.14</b>
<b>Software</b>	<b>4.95</b>	<b>Treasury Bills</b>	<b>0.02</b>
Coforge Ltd.	1.93	91 DAY T-BILL Sovereign	0.02
Persistent Systems Ltd.	1.63	<b>TREPS / Reverse Repo Investments</b>	<b>0.62</b>
MindTree Ltd.	1.39	TREPS	0.62
<b>Auto</b>	<b>3.88</b>	<b>Cash &amp; Cash Equivalents</b>	<b>0.22</b>
°Ashok Leyland Ltd.	2.99	<b>Net Assets</b>	<b>100.00</b>
Maruti Suzuki India Ltd.	0.89		
<b>Healthcare Services</b>	<b>3.59</b>		
Fortis Healthcare Ltd.	1.72		

°Top 10 Equity Holdings  
\* Holding less than 0.75%



### Performance (As on 31/08/2021)

Period	Principal Midcap Fund		NIFTY Midcap 100 Index - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	66.63	16663.34	71.83	17182.51	52.24	15223.84
Since Inception (30-12-2019 to 31-08-2021)	35.82	16680.00	36.91	16904.81	23.65	14259.36

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

# Principal Dividend Yield Fund

(An open ended equity scheme predominantly investing in dividend yielding stocks)

**Investment Objective:** To provide capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of companies that have a relatively high dividend yield.

Data As on August 31, 2021



## Fund Details

### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 500 <sup>2</sup>
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	₹12 installments each

### Asset Under Management (₹ Cr)

MAAUM:	229.66
AUM:	238.17



### Load Structure

#### Entry Load: NIL

**Exit Load:** ● If redeemed/ switched on or before 365 days 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 (w.e.f. March 31, 2020)

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: October 15, 2004  
Direct Plan: January 1, 2013

**Benchmark:** Nifty Dividend Opportunities 50 Index - TRI



### Plans Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & Half Yearly IDCW Option.  
Half Yearly IDCW Option under both the Plans offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Ravi Gopalakrishnan  
**Managing Since:** October 2019  
**Total Experience:** 26 years



### Ratios & Other Details (As on August 31, 2021)

**Standard Deviation<sup>^</sup> (Annualised):** 19.11%  
**Beta<sup>^</sup>:** 1.03  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.66  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 0.002

### Expense Ratio<sup>#</sup> (As on August 31, 2021)

**Direct Plan -** 2.15 %  
**Regular Plan -** 2.61 %



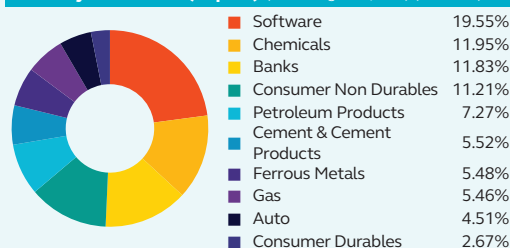
For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days - MIBOR Rate As on August 31, 2021).

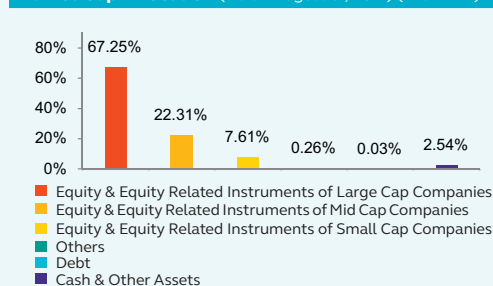
<sup>\*\*</sup> The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

<sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



### Market Cap Allocation (As on August 31, 2021) (% of NAV)



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Software</b>	<b>19.55</b>	Ashok Leyland Ltd.	1.67
◦Infosys Ltd.	7.74	Maruti Suzuki India Ltd.	1.15
◦Tata Consultancy Services Ltd.	7.27	<b>Telecom - Services</b>	<b>2.50</b>
Tech Mahindra Ltd.	2.86	Bharti Airtel Ltd.	2.50
HCL Technologies Ltd.	1.68	<b>Insurance</b>	<b>2.16</b>
<b>Chemicals</b>	<b>11.95</b>	Bajaj Finserv Ltd.	2.16
◦Navin Fluorine International Ltd.	4.74	<b>Consumer Durables</b>	<b>2.15</b>
SRF Ltd.	2.94	Sheela Foam Ltd.	1.36
Aarti Industries Ltd.	2.84	Orient Electric Ltd.	0.79
Rossari Biotech Ltd.	1.43	<b>Industrial Products</b>	<b>1.86</b>
<b>Banks</b>	<b>11.83</b>	AIA Engineering Ltd.	1.86
◦ICICI Bank Ltd.	5.10	<b>Non - Ferrous Metals</b>	<b>1.51</b>
HDFC Bank Ltd.	3.57	Hindustan Zinc Ltd.	1.51
State Bank of India	2.06	<b>Auto Ancillaries</b>	<b>1.12</b>
Kotak Mahindra Bank Ltd.	1.10	CEAT Ltd.	1.12
<b>Consumer Non Durables</b>	<b>10.51</b>	<b>Construction Project</b>	<b>1.11</b>
◦Hindustan Unilever Ltd.	4.52	Larsen & Toubro Ltd.	1.11
◦ITC Ltd.	3.60	Other Equities*	3.20
VST Industries Ltd.	1.52	<b>Total Equity</b>	<b>97.43</b>
Bannari Amman Sugars Ltd.	0.87	<b>BONDS &amp; NCD</b>	<b>0.01</b>
<b>Petroleum Products</b>	<b>7.01</b>	Britannia Industries Ltd. <sup>o</sup>	CRISIL AAA 0.01
◦Reliance Industries Ltd.	5.47	<b>Treasury Bills</b>	<b>0.02</b>
Hindustan Petroleum Corporation Ltd.	1.54	91 DAY T-BILL	Sovereign 0.02
<b>Cement &amp; Cement Products</b>	<b>5.52</b>	<b>TREPS / Reverse Repo Investments</b>	<b>2.75</b>
◦Ultratech Cement Ltd.	5.52	TREPS	2.75
<b>Ferrous Metals</b>	<b>5.48</b>	<b>Cash &amp; Cash Equivalents</b>	<b>-0.21</b>
◦Tata Steel Ltd.	5.48	<b>Net Assets</b>	<b>100.00</b>
<b>Gas</b>	<b>5.46</b>		
◦Gujarat Gas Ltd.	5.46		
<b>Auto</b>	<b>4.51</b>		
Bajaj Auto Ltd.	1.69		

<sup>o</sup> Top 10 Equity Holdings  
<sup>\*</sup> Holding less than 0.75%  
<sup>o</sup> Non Traded Securities



### Performance (As on 31/08/2021)

Period	Principal Dividend Yield Fund		Nifty Dividend Opportunities 50 - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	57.17	15717.17	54.14	15414.01	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	15.16	15279.41	12.05	14072.84	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	16.69	21643.90	14.26	19480.91	15.70	20738.47
Since Inception (15-10-2004 to 31-08-2021)	13.56	85580.00	NA	NA	15.74	118030.10

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Jun-21	1.08	31.04	NA	NA
17-Dec-20	1.22	27.01	NA	NA
17-Jun-19	0.47	22.68	0.54	30.79
17-Dec-18	NA	NA	0.12	30.49

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.

Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Tax Savings Fund

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

**Investment Objective:** 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.

Data As on August 31, 2021



## Fund Details

### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 500	SIP- ₹ 500
Existing Investor- ₹ 500	STP- ₹ 500
(Available after lock-in period)	RWP- ₹ 500
	(Available after lock-in period)
	6 installments each

### Asset Under Management (₹ Cr)

MAAUM:	566.13
AUM:	582.87



### Load Structure

Entry Load: NIL  
Exit Load: NIL

### Allotment Date & Benchmark

**Allotment Date**  
Regular Plan: March 31, 1996  
Direct Plan: January 1, 2013  
**Benchmark:** Nifty 500 Index - TRI



**Plans** Regular Plan & Direct Plan.  
**Options** Both the Plans offer Growth & Half Yearly IDCW Option.  
(W.e.f. September 11, 2017)

### Fund Manager Details

**Name:** Sudhir Kedia  
**Managing Since:** October 2019  
**Total Experience:** 14 years



**Ratios & Other Details** (As on August 31, 2021)  
**Standard Deviation<sup>^</sup> (Annualised):** 22.05%  
**Beta<sup>^</sup>:** 0.96  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.48  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 0.67

### Expense Ratio\* (As on August 31, 2021)

**Direct Plan -** 1.98 %  
**Regular Plan -** 2.51 %



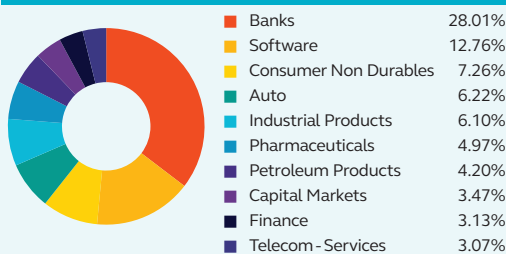
For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days-MIBOR Rate As on August 31, 2021).

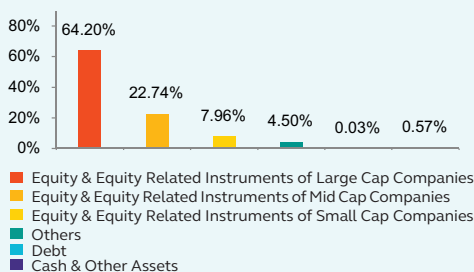
<sup>\*\*</sup> The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

<sup>\*</sup>Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



### Market Cap Allocation (As on August 31, 2021) (% of NAV)



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Banks</b>	<b>28.01</b>	SBI Life Insurance Company Ltd.	0.85
°ICICI Bank Ltd.	8.21	Max Financial Services Ltd.	0.85
°HDFC Bank Ltd.	5.77	<b>Ferrous Metals</b>	<b>2.77</b>
°Axis Bank Ltd.	2.96	Tata Steel Ltd.	2.77
°State Bank of India	2.90	<b>Capital Markets</b>	<b>2.75</b>
Kotak Mahindra Bank Ltd.	2.36	ICRA Ltd.	0.93
Bank of Baroda	1.60	Computer Age Management Services Ltd.	0.91
The Federal Bank Ltd.	1.38	Multi Commodity Exchange of India Ltd.	0.91
Indian Bank	1.01	<b>Industrial Capital Goods</b>	<b>2.26</b>
Canara Bank	0.98	ABB India Ltd.	1.28
IndusInd Bank Ltd.	0.84	BEML Ltd.	0.98
<b>Software</b>	<b>12.10</b>	<b>Consumer Durables</b>	<b>2.16</b>
°Infosys Ltd.	6.84	Crompton Greaves Consumer Electricals Ltd.	1.11
°Tata Consultancy Services Ltd.	2.95	VIP Industries Ltd.	1.05
Coforge Ltd.	1.41	<b>Finance</b>	<b>2.00</b>
MindTree Ltd.	0.90	Housing Development Finance Corporation Ltd.	2.00
<b>Consumer Non Durables</b>	<b>6.78</b>	<b>Entertainment</b>	<b>1.83</b>
Hindustan Unilever Ltd.	2.25	Zee Entertainment Enterprises Ltd.	0.93
United Spirits Ltd.	2.01	PVR Ltd.	0.90
ITC Ltd.	1.29	<b>Auto Ancillaries</b>	<b>1.72</b>
Britannia Industries Ltd.	1.23	Subros Ltd.	0.96
<b>Auto</b>	<b>6.22</b>	Sona Blw Precision Forgings Ltd.	0.76
°Maruti Suzuki India Ltd.	2.78	<b>Construction Project</b>	<b>1.26</b>
Ashok Leyland Ltd.	2.62	Larsen & Toubro Ltd.	1.26
Tata Motors Ltd.	0.82	<b>Power</b>	<b>0.97</b>
<b>Industrial Products</b>	<b>6.10</b>	NTPC Ltd.	0.97
°Polycab India Ltd.	4.00	<b>Cement &amp; Cement Products</b>	<b>0.83</b>
Schaeffler India Ltd.	1.25	Ultratech Cement Ltd.	0.83
Astral Limited	0.85	<b>Pesticides</b>	<b>0.79</b>
<b>Petroleum Products</b>	<b>4.20</b>	PI Industries Ltd.	0.79
°Reliance Industries Ltd.*	3.29	Other Equities*	6.93
Bharat Petroleum Corporation Ltd.	0.91	<b>Total Equity</b>	<b>99.40</b>
<b>Pharmaceuticals</b>	<b>3.88</b>	<b>BONDS &amp; NCD</b>	<b>0.01</b>
IPCA Laboratories Ltd.	1.10	Britannia Industries Ltd.®	CRISIL AAA
Sun Pharmaceutical Industries Ltd.	1.09	<b>Treasury Bills</b>	<b>0.02</b>
Cipla Ltd.	0.85	91 DAY T-BILL	Sovereign
Divi's Laboratories Ltd.	0.84	<b>TREPS / Reverse Repo Investments</b>	<b>0.55</b>
<b>Telecom - Services</b>	<b>3.07</b>	TREPS	0.55
°Bharti Airtel Ltd.	3.07	<b>Cash &amp; Cash Equivalents</b>	<b>0.02</b>
<b>Insurance</b>	<b>2.77</b>	<b>Net Assets</b>	<b>100.00</b>
ICICI Lombard General Insurance Company Ltd.	1.07		

°Top 10 Equity Holdings  
\* Holding less than 0.75%  
°Partly Paid Right shares  
®Non Traded Securities

### Performance (As on 31/08/2021)

Period	Principal Tax Savings Fund		Nifty 500 - TRI* (Scheme's Benchmark)		Nifty 50 - TRI** (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	54.93	15493.06	56.94	15694.39	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	12.20	14127.88	14.59	15053.57	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	14.32	19529.64	15.53	20592.65	15.70	20738.47
Since Inception (31-03-1996 to 31-08-2021)	16.36	471631.67	14.22	294004.33	13.22	235309.17

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

\*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.

### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
31-Mar-08	8.00	90.12	NA	NA
15-Jan-07	5.00	83.66	NA	NA

**Past performance may or may not be sustained in the future.** \* On face value of ₹ 10.

Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Personal Tax Saver Fund<sup>^</sup>

(An open ended equity linked saving scheme)

**Investment Objective:** To provide long term growth of capital. The Investment Manager will aim to achieve a return on assets in excess of the performance of S&P BSE 100 INDEX

Data As on August 31, 2021

## Fund Details

### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 500	SIP- ₹ 500
Existing Investor- ₹ 500	STP- ₹ 500
(Available after lock-in period)	RWP- ₹ 500
	6 installments each

### Asset Under Management (₹ Cr)

MAAUM:	323.72
AUM:	332.78

### Load Structure

Entry Load: NIL  
Exit Load: NIL

### Allotment Date & Benchmark

**Allotment Date**  
Regular Plan: March 31, 1996  
Direct Plan: January 1, 2013  
**Benchmark:** Nifty 500 Index - TRI

### Plans Regular Plan & Direct Plan.

**Options** Both the Plan do not have any options at present.

### Fund Manager Details

**Name:** Sudhir Kedia  
**Managing Since:** October 2019  
**Total Experience:** 14 years

### Ratios & Other Details (As on August 31, 2021)

**Standard Deviation<sup>^</sup> (Annualised):** 22.44%  
**Beta<sup>^</sup>:** 0.97  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.47  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 0.64

### Expense Ratio<sup>#</sup> (As on August 31, 2021)

**Direct Plan -** 2.12 %  
**Regular Plan -** 2.54 %

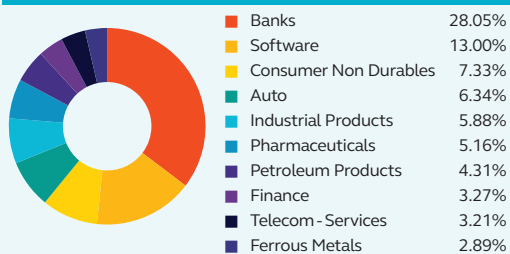
### For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days-MIBOR Rate As on August 31, 2021).

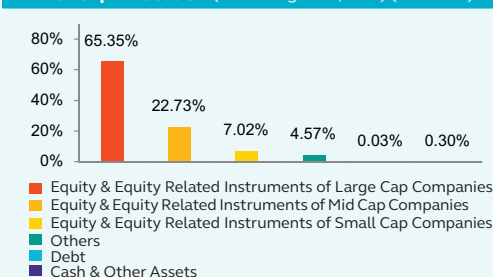
<sup>\*\*</sup> The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

<sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



### Market Cap Allocation (As on August 31, 2021) (% of NAV)



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Banks</b>	<b>27.43</b>	SBI Life Insurance Company Ltd.	0.88
*ICICI Bank Ltd.	8.27	Max Financial Services Ltd.	0.87
*HDFC Bank Ltd.	5.81	<b>Consumer Durables</b>	<b>2.18</b>
*Axis Bank Ltd.	2.99	Crompton Greaves Consumer Electricals Ltd.	1.12
*State Bank of India	2.96	VIP Industries Ltd.	1.06
Kotak Mahindra Bank Ltd.	2.37	<b>Industrial Capital Goods</b>	<b>2.16</b>
Bank of Baroda	1.61	ABB India Ltd.	1.18
The Federal Bank Ltd.	1.43	BEML Ltd.	0.98
Indian Bank	1.01	<b>Finance</b>	<b>2.11</b>
Canara Bank	0.98	Housing Development Finance Corporation Ltd.	2.11
<b>Software</b>	<b>12.33</b>	<b>Capital Markets</b>	<b>1.88</b>
*Infosys Ltd.	6.91	Computer Age Management Services Ltd.	0.95
*Tata Consultancy Services Ltd.	3.06	Multi Commodity Exchange of India Ltd.	0.93
Coforge Ltd.	1.41	<b>Entertainment</b>	<b>1.85</b>
MindTree Ltd.	0.95	Zee Entertainment Enterprises Ltd.	0.94
<b>Consumer Non Durables</b>	<b>6.84</b>	PVR Ltd.	0.91
Hindustan Unilever Ltd.	2.35	<b>Auto Ancillaries</b>	<b>1.71</b>
United Spirits Ltd.	2.02	Subros Ltd.	0.94
ITC Ltd.	1.39	Sona Blw Precision Forgings Ltd.	0.77
Britannia Industries Ltd.	1.08	<b>Construction Project</b>	<b>1.35</b>
<b>Auto</b>	<b>6.34</b>	Larsen & Toubro Ltd.	1.35
Maruti Suzuki India Ltd.	2.86	<b>Power</b>	<b>1.05</b>
Ashok Leyland Ltd.	2.66	NTPC Ltd.	1.05
Tata Motors Ltd.	0.82	<b>Cement &amp; Cement Products</b>	<b>0.90</b>
<b>Industrial Products</b>	<b>5.88</b>	Ultratech Cement Ltd.	0.90
*Polycab India Ltd.	3.71	<b>Pesticides</b>	<b>0.83</b>
Schaeffler India Ltd.	1.26	PI Industries Ltd.	0.83
Astral Limited	0.91	Other Equities*	7.50
<b>Petroleum Products</b>	<b>4.31</b>	<b>Total Equity</b>	<b>99.67</b>
*Reliance Industries Ltd.*	3.37	<b>BONDS &amp; NCD</b>	<b>0.01</b>
Bharat Petroleum Corporation Ltd.	0.94	Britannia Industries Ltd.®	CRISIL AAA
<b>Pharmaceuticals</b>	<b>4.10</b>	<b>Treasury Bills</b>	<b>0.02</b>
Sun Pharmaceutical Industries Ltd.	1.20	91 DAY T-BILL	Sovereign
IPCA Laboratories Ltd.	1.16	<b>TREPS / Reverse Repo Investments</b>	<b>0.24</b>
Cipla Ltd.	0.90	TREPS	0.24
Divi's Laboratories Ltd.	0.84	<b>Cash &amp; Cash Equivalents</b>	<b>0.06</b>
<b>Telecom - Services</b>	<b>3.21</b>	<b>Net Assets</b>	<b>100.00</b>
*Bharti Airtel Ltd.	3.21		
<b>Ferrous Metals</b>	<b>2.89</b>		
*Tata Steel Ltd.	2.89		
<b>Insurance</b>	<b>2.82</b>		
ICICI Lombard General Insurance Company Ltd.	1.07		

<sup>®</sup>Top 10 Equity Holdings  
<sup>\*</sup> Holding less than 0.75%  
<sup>†</sup>Partly Paid Right shares  
<sup>®</sup>Non Traded Securities

## Performance (As on 31/08/2021)

Period	Principal Personal Tax Saver Fund		Nifty 500 - TRI* (Scheme's Benchmark)		Nifty 50 - TRI** (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	55.52	15552.30	56.94	15694.39	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	11.94	14029.47	14.59	15053.57	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	11.40	17163.24	15.53	20592.65	15.70	20738.47
Since Inception (31-03-1996 to 31-08-2021)	19.17	865858.00	14.22	294004.33	13.22	235309.17

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

\*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.

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
25-Mar-08	40.00	124.66	NA	NA
26-Feb-08	20.00	172.57	NA	NA
31-Dec-07	11.00	221.26	NA	NA

**Past performance may or may not be sustained in the future.** \* On face value of ₹ 10.  
Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

<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.

With effect from June 10, 2018, fresh allotment of units in Principal Personal Tax Saver Fund even in case of SIPs registered prior to close of business hours of March 31, 2017 is suspended.



# Principal Nifty 100 Equal Weight Fund

(An open ended scheme replicating/ tracking Nifty 100 Equal Weight Index)

**Investment Objective:** To invest principally in securities that comprise Nifty 100 Equal Weight Index and subject to tracking errors endeavour to attain results commensurate with the Nifty 100 Equal Weight Index.

Data As on August 31, 2021

## Fund Details



### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 500 <sup>‡</sup>
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	<sup>‡</sup> 12 installments each

### Asset Under Management (₹ Cr)

MAAUM:	27.30
AUM:	28.51



### Load Structure

Entry Load: NIL  
Exit Load: Nil [w.e.f. March 01, 2019]

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: July 27, 1999

Direct Plan: January 1, 2013

Benchmark: Nifty 100 Equal Weight Index - TRI



### Plans Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & IDCW Option. IDCW Option under both the Plans offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

Name: Rajat Jain  
Managing Since: August 2015  
Total Experience: 31 years



### Ratios & Other Details (As on August 31, 2021)

Standard Deviation<sup>^</sup> (Annualised): 23.08%  
Beta<sup>^</sup>: 1.01  
Sharpe Ratio<sup>^</sup> (Annualised): 0.44  
Portfolio Turnover Ratio<sup>\*\*</sup>: 0.33  
Tracking Deviation<sup>\*</sup>: 0.61%

### Expense Ratio<sup>#</sup> (As on August 31, 2021)

Direct Plan - 0.65 %  
Regular Plan - 0.96 %



For NAV details, please refer page 7

Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days - MIBOR Rate As on August 31, 2021).

<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 August 31, 2021).

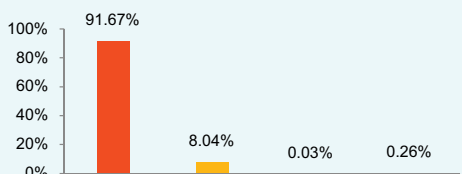
<sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

## Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



Consumer Non Durables	14.17%
Pharmaceuticals	11.57%
Banks	8.13%
Software	6.68%
Finance	6.37%
Insurance	5.28%
Auto	5.18%
Cement & Cement Products	5.14%
Power	3.96%
Petroleum Products	3.71%

## Market Cap Allocation (As on August 31, 2021) (% of NAV)



Equity & Equity Related Instruments of Large Cap Companies	91.67%
Equity & Equity Related Instruments of Mid Cap Companies	8.04%
Debt	0.03%
Cash & Other Assets	0.26%



## Portfolio

Name	% of NAV	Name	% of NAV
<b>Consumer Non Durables</b>	<b>14.17</b>	Ultratech Cement Ltd.	1.06
*Godrej Consumer Products Ltd.	1.18	Grasim Industries Ltd.	0.93
Tata Consumer Products Ltd.	1.07	Shree Cement Ltd.	0.92
Nestle India Ltd.	1.04	<b>Power</b>	<b>3.96</b>
Hindustan Unilever Ltd.	1.04	*Adani Transmission Ltd.	1.22
Dabur India Ltd.	1.03	Power Grid Corporation of India Ltd.	0.95
Britannia Industries Ltd.	1.02	NTPC Ltd.	0.93
United Spirits Ltd.	1.01	Adani Green Energy Ltd.	0.86
United Breweries Ltd.	1.00	<b>Petroleum Products</b>	<b>3.71</b>
Asian Paints Ltd.	1.00	Reliance Industries Ltd.	1.00
Marico Ltd.	0.99	Bharat Petroleum Corporation Ltd.	0.94
ITC Ltd.	0.96	Indian Oil Corporation Ltd.	0.93
Berger Paints India Ltd.	0.95	Hindustan Petroleum Corporation Ltd.	0.84
Procter & Gamble Hygiene and Health Care Ltd.	0.94	<b>Gas</b>	<b>2.82</b>
Colgate Palmolive (India) Ltd.	0.94	Indraprastha Gas Ltd.	1.00
<b>Pharmaceuticals</b>	<b>11.57</b>	Petronet LNG Ltd.	0.93
Alkem Laboratories Ltd.	1.15	GAIL (India) Ltd.	0.89
Gland Pharma Ltd.	1.14	<b>Minerals/Mining</b>	<b>2.71</b>
Divi's Laboratories Ltd.	1.14	Adani Enterprises Ltd.	0.98
Sun Pharmaceutical Industries Ltd.	1.10	Coal India Ltd.	0.92
Abbott India Ltd.	1.10	NMDC Ltd.	0.81
Torrent Pharmaceuticals Ltd.	1.01	<b>Retailing</b>	<b>2.28</b>
Cipla Ltd.	0.93	*Info Edge (India) Ltd.	1.17
Biocon Ltd.	0.84	Avenue Supermarts Ltd.	1.11
Dr. Reddy's Laboratories Ltd.	0.83	<b>Non - Ferrous Metals</b>	<b>2.24</b>
Cadila Healthcare Ltd.	0.83	*Hindalco Industries Ltd.	1.16
Lupin Ltd.	0.78	Vedanta Ltd.	1.08
Aurobindo Pharma Ltd.	0.72	<b>Consumer Durables</b>	<b>2.21</b>
<b>Banks</b>	<b>8.13</b>	*Havells India Ltd.	1.19
ICICI Bank Ltd.	1.04	Titan Company Ltd.	1.02
HDFC Bank Ltd.	0.98	<b>Ferrous Metals</b>	<b>2.09</b>
Axis Bank Ltd.	0.97	Tata Steel Ltd.	1.16
Kotak Mahindra Bank Ltd.	0.94	JSW Steel Ltd.	0.93
State Bank of India	0.93	<b>Transportation</b>	<b>2.01</b>
IndusInd Bank Ltd.	0.92	Interglobe Aviation Ltd.	1.03
Punjab National Bank	0.81	Adani Ports and Special Economic Zone Ltd.	0.98
Bandhan Bank Ltd.	0.80	<b>Telecom - Services</b>	<b>1.98</b>
Yes Bank Ltd.	0.74	Bharti Airtel Ltd.	1.16
<b>Software</b>	<b>6.68</b>	Indus Towers Ltd.	0.82
*Tech Mahindra Ltd.	1.24	<b>Auto Ancillaries</b>	<b>1.78</b>
*Larsen & Toubro Infotech Ltd.	1.18	MRF Ltd.	0.92
HCL Technologies Ltd.	1.11	Bosch Ltd.	0.86
Wipro Ltd.	1.09	<b>Healthcare Services</b>	<b>1.35</b>
Tata Consultancy Services Ltd.	1.05	*Apollo Hospitals Enterprise Ltd.	1.35
Infosys Ltd.	1.01	<b>Leisure Services</b>	<b>1.20</b>
<b>Finance</b>	<b>6.37</b>	Jubilant Foodworks Ltd.	1.20
*Bajaj Finance Ltd.	1.16	<b>Industrial Capital Goods</b>	<b>1.05</b>
Bajaj Holdings & Investment Ltd.	1.11	Siemens Ltd.	1.05
SBI Cards & Payment Services Ltd.	1.10	<b>Construction Project</b>	<b>1.03</b>
Housing Development Finance Corporation Ltd.	1.04	Larsen & Toubro Ltd.	1.03
Piramal Enterprises Ltd.	1.01	<b>Construction</b>	<b>1.02</b>
Muthoot Finance Ltd.	0.95	DLF Ltd.	1.02
<b>Insurance</b>	<b>5.28</b>	<b>Chemicals</b>	<b>1.00</b>
*Bajaj Finserv Ltd.	1.29	Pidilite Industries Ltd.	1.00
SBI Life Insurance Company Ltd.	1.11	<b>Capital Markets</b>	<b>0.96</b>
ICICI Prudential Life Insurance Company Ltd.	1.00	HDFC Asset Management Company Ltd.	0.96
ICICI Lombard General Insurance Company Ltd.	0.96	<b>Oil</b>	<b>0.93</b>
HDFC Life Insurance Company Ltd.	0.92	Oil & Natural Gas Corporation Ltd.	0.93
<b>Auto</b>	<b>5.18</b>	<b>Pesticides</b>	<b>0.86</b>
Mahindra & Mahindra Ltd.	0.93	UPL Ltd.	0.86
Eicher Motors Ltd.	0.92	<b>Total Equity</b>	<b>99.71</b>
Hero MotoCorp Ltd.	0.87	<b>Treasury Bills</b>	<b>0.03</b>
Maruti Suzuki India Ltd.	0.84	91 DAY T-BILL Sovereign	0.03
Bajaj Auto Ltd.	0.83	<b>TREPS / Reverse Repo Investments</b>	<b>0.41</b>
Tata Motors Ltd.	0.79	TREPS	0.41
<b>Cement &amp; Cement Products</b>	<b>5.14</b>	<b>Cash &amp; Cash Equivalents</b>	<b>-0.15</b>
Ambuja Cements Ltd.	1.13	<b>Net Assets</b>	<b>100.00</b>
ACC Ltd.	1.10		

\*Top 10 Equity Holdings

## Performance (As on 31/08/2021)

Period	Principal Nifty 100 Equal Weight Fund		Nifty 100 Equal Weight - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	57.67	15766.82	60.35	16035.21	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	11.26	13775.53	13.11	14477.78	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	12.03	17649.12	13.17	18573.24	15.70	20738.47
Since Inception (27-07-1999 to 31-08-2021)	11.33	107324.30	NA	NA	13.87	176867.36

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
24-Dec-08	3.7500	15.7934	NA	NA

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.

Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.



# Principal Hybrid Equity Fund

(Erstwhile Principal Balanced Fund)  
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

**Investment Objective:** The Investment objective of the Scheme is to provide long-term appreciation and current income by investing in a portfolio of equity, equity related securities and fixed income securities.

Data As on August 31, 2021

## Fund Details

<b>Minimum Investment Amount (₹)</b>	
<b>Lumpsum</b>	<b>Special Products</b>
New Investor- ₹ 300	SIP- ₹ 100*
Existing Investor- ₹ 300	STP- ₹ 1,000
	RWP- ₹ 500
	₹12 installments each

<b>Asset Under Management (₹ Cr)</b>	
<b>MAAUM:</b>	1,094.94
<b>AUM:</b>	1,121.14

### Load Structure

**Entry Load:** NIL

**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

### Allotment Date & Benchmark

**Allotment Date**

Regular Plan: January 14, 2000

Direct Plan: January 1, 2013

**Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index

**Plans** Regular Plan & Direct Plan.

**Options** Both the Plans offer Growth & Monthly IDCW Option. Monthly IDCW Option under both the Plan offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Ravi Gopalakrishnan (For Equity Portion), Ashish Aggrawal (Associate Fund Manager) & Bekky Kuriakose (For Debt Portion)  
**Managing Since:** July 2019, Oct 2019 & Mar 2016  
**Total Experience:** 26 years, 16 years & 20 years

### Month End Quants of the Debt Portfolio

(As on August 31, 2021)

**Average Maturity:** 2.50 years

**Modified Duration:** 2.10 years

**Gross Yield to Maturity:** 4.59%

### Ratios & Other Details (As on August 31, 2021)

**Standard Deviation^ (Annualised):** 15.93%

**Beta^:** 1.07

**Sharpe Ratio^ (Annualised):** 0.54

**Portfolio Turnover Ratio\*\*:** 0.72

**Equity:** 0.27

**Debt:** 0.39

**Derivatives:** 0.06

### Expense Ratio\* (As on August 31, 2021)

**Direct Plan -** 0.96 %

**Regular Plan -** 2.22 %

For NAV details, please refer page 7

Note: ^ The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days - MIBOR Rate As on August 31, 2021).

\*\* 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 August 31, 2021).

\* Weighted Average TER for the month, includes GST on management fees.

### Market Cap Allocation (As on August 31, 2021) (% of NAV)

Equity & Equity Related Instruments of Large Cap Co.	58.80
Equity & Equity Related Instruments of Mid Cap Co.	13.83
Equity & Equity Related Instruments of Small Cap Co.	2.45
Others	0.44
Debt	19.96
Cash & Other Assets	4.52

### Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)

Banks	16.59%
Software	11.75%
Finance	6.10%
Petroleum Products	4.89%
Consumer Non Durables	4.06%
Pharmaceuticals	3.96%
Auto Ancillaries	2.77%
Chemicals	2.45%
Insurance	2.35%
Auto	2.35%

## Portfolio

Name	Rating / Industry	% to Net Assets	Name	Rating / Industry	% to Net Assets
<b>Banks</b>		<b>15.87</b>	<b>Non - Ferrous Metals</b>		<b>1.01</b>
*HDFC Bank Ltd.		5.11	Hindalco Industries Ltd.		1.01
*ICICI Bank Ltd.		5.02	<b>Gas</b>		<b>0.91</b>
*State Bank of India		2.21	Indraprastha Gas Ltd.		0.91
*Axis Bank Ltd.		1.79	<b>Pesticides</b>		<b>0.86</b>
Kotak Mahindra Bank Ltd.		0.98	PI Industries Ltd.		0.86
Bank of Baroda		0.76	<b>Industrial Capital Goods</b>		<b>0.83</b>
<b>Software</b>		<b>11.07</b>	BEML Ltd.		0.83
*Infosys Ltd.		5.54	Other Equities*		9.25
*Tata Consultancy Services Ltd.		2.59	<b>Total Equity</b>		<b>75.52</b>
Tech Mahindra Ltd.		1.10	<b>BONDS &amp; NCD</b>		<b>7.86</b>
HCL Technologies Ltd.		1.02	Housing Development Finance	CRISIL AAA	1.59
Coforge Ltd.		0.82	Corporation Ltd		
<b>Finance</b>		<b>6.10</b>	REC Ltd	CRISIL AAA	1.14
*Housing Development Finance Corporation Ltd.		2.92	Larsen & Toubro Ltd	CRISIL AAA	0.95
Bajaj Finance Ltd.		1.57	Indian Railway Finance	CRISIL AAA	0.94
SBI Cards & Payment Services Ltd.		0.83	Corporation Ltd		
Can Fin Homes Ltd.		0.78	The Ramco Cements Ltd	[ICRA]AA+	0.90
<b>Petroleum Products</b>		<b>4.89</b>	National Bank for Agriculture and	[ICRA]AAA	0.80
*Reliance Industries Ltd.		4.05	Rural Development		
Bharat Petroleum Corporation Ltd.		0.84	ICICI Bank Ltd	[ICRA]AAA	0.47
<b>Consumer Non Durables</b>		<b>3.35</b>	LIC Housing Finance Ltd	CRISIL AAA	0.36
*Hindustan Unilever Ltd.		1.64	HDB Financial Services Ltd	CRISIL AAA	0.35
ITC Ltd.		0.93	National Housing Bank	CRISIL AAA	0.18
Tata Consumer Products Ltd.		0.78	Small Industries Development	CARE AAA	0.18
<b>Insurance</b>		<b>2.35</b>	Bank of India		
Bajaj Finserv Ltd.		1.42	<b>Sovereign</b>		<b>9.78</b>
SBI Life Insurance Company Ltd.		0.93	5.22% Government of India	Sovereign	1.16
<b>Auto Ancillaries</b>		<b>2.29</b>	7.32% Government of India	Sovereign	1.14
Sona Blw Precision Forgings Ltd.		1.37	7.17% Government of India	Sovereign	0.94
Motherson Sumi Systems Ltd.		0.92	6.18% Government of India	Sovereign	0.88
<b>Pharmaceuticals</b>		<b>2.25</b>	7.27% Government of India	Sovereign	0.76
Divi's Laboratories Ltd.		1.42	5.63% Government of India	Sovereign	0.71
Sun Pharmaceutical Industries Ltd.		0.83	5.15% Government of India	Sovereign	0.71
<b>Industrial Products</b>		<b>2.01</b>	6.97% Government of India	Sovereign	0.66
Polycab India Ltd.		1.19	6.84% Government of India	Sovereign	0.60
Astral Limited		0.82	5.09% Government of India	Sovereign	0.45
<b>Construction Project</b>		<b>1.88</b>	7.26% Government of India	Sovereign	0.38
*Larsen & Toubro Ltd.		1.88	8.13% Government of India	Sovereign	0.37
<b>Auto</b>		<b>1.78</b>	6.79% Government of India	Sovereign	0.37
Maruti Suzuki India Ltd.		0.96	8.35% Government of India	Sovereign	0.37
Ashok Leyland Ltd.		0.82	7.16% Government of India	Sovereign	0.28
<b>Chemicals</b>		<b>1.74</b>	<b>State Government Securities</b>		<b>1.17</b>
SRF Ltd.		0.98	8.25% State Government of		
Aarti Industries Ltd.		0.76	Maharashtra	Sovereign	0.39
<b>Consumer Durables</b>		<b>1.73</b>	8.08% State Government of		
Dixon Technologies (India) Ltd.		0.96	Karnataka	Sovereign	0.39
Titan Company Ltd.		0.77	8.06% State Government of		
<b>Telecom - Services</b>		<b>1.57</b>	Maharashtra	Sovereign	0.39
Bharti Airtel Ltd.		1.57	<b>Commercial Paper</b>		<b>1.15</b>
<b>Cement &amp; Cement Products</b>		<b>1.54</b>	Astec Lifesciences Ltd.	[ICRA]A1+	1.15
Ultratech Cement Ltd.		1.54	<b>TREPS / Reverse Repo</b>		<b>4.01</b>
<b>Ferrous Metals</b>		<b>1.23</b>	<b>Investments</b>		<b>4.01</b>
Tata Steel Ltd.		1.23	TREPS		4.01
<b>Retailing</b>		<b>1.01</b>	<b>Cash &amp; Cash Equivalents</b>		<b>0.51</b>
Avenue Supermarts Ltd.		1.01	<b>Net Assets</b>		<b>100.00</b>

\*Top 10 Equity Holdings  
\* Holding less than 0.75%

## Performance (As on 31/08/2021)

Period	Principal Hybrid Equity Fund		CRISIL Hybrid 35+65 - Aggressive Index* (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	43.71	14371.21	36.26	13625.66	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	11.17	13742.59	13.99	14815.87	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	13.55	18881.19	13.57	18897.66	15.70	20738.47
Since Inception (14-01-2000 to 31-08-2021)	11.67	109020.00	NA	NA	13.06	142522.45

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

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

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Aug-21	0.1520	28.0100	0.2186	40.3000
16-Jul-21	0.1478	27.2200	0.2123	39.1300
17-Jun-21	0.1546	26.7300	0.2219	38.3900
17-May-21	0.1491	25.6900	0.2138	36.8500

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.  
Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Balanced Advantage Fund

(Erstwhile Principal SMART Equity Fund)  
(An Open-ended dynamic asset allocation fund)

**Investment Objective:** The primary objective of the scheme is to seek to generate long term capital appreciation with relatively lower volatility through systematic allocation of funds into equity; and in debt /money market instruments for defensive purposes.

Data As on August 31, 2021

## Fund Details

**Minimum Investment Amount (₹)**

Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 500 <sup>‡</sup>
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500

<sup>‡</sup>12 installments each

**Asset Under Management (₹ Cr)**

MAAUM:	245.01
AUM:	259.53

**Load Structure**  
Entry Load: NIL  
Exit Load: 0.25% for redemptions within 7 days from the date of allotment. [w.e.f. March 01, 2019]

**Allotment Date & Benchmark**

**Allotment Date**  
Regular Plan: December 16, 2010  
Direct Plan: January 1, 2013

**Benchmark:** 50% Nifty 100 - TRI + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index

**Plans** Regular Plan & Direct Plan.  
**Options** Both the Plans offer Growth & Monthly IDCW Option. Monthly IDCW Option under both the Plans offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

**Fund Manager Details**

**Name:** Ravi Gopalakrishnan (for Equity Portion) & Bekky Kuriakose (For Debt Portion)  
**Managing Since:** July 2019 & January 2018  
**Total Experience:** 26 years & 20 years

**Month End Quants of the Debt Portfolio**  
(As on August 31, 2021)

**Average Maturity:** 1.65 years  
**Modified Duration:** 1.39 years  
**Gross Yield to Maturity:** 4.08%

**Ratios & Other Details** (As on August 31, 2021)

**Standard Deviation<sup>^</sup> (Annualised):** 7.66%  
**Beta<sup>^</sup>:** 0.64  
**Sharpe Ratio<sup>^</sup> (Annualised):** 0.40  
**Portfolio Turnover Ratio<sup>\*\*</sup>:** 5.12

<b>Equity</b>	: 0.27
<b>Debt</b>	: 0.22
<b>Derivatives</b>	: 4.63

**Expense Ratio<sup>#</sup>** (As on August 31, 2021)

<b>Direct Plan -</b>	0.86 %
<b>Regular Plan -</b>	2.45 %

For NAV details, please refer page 7

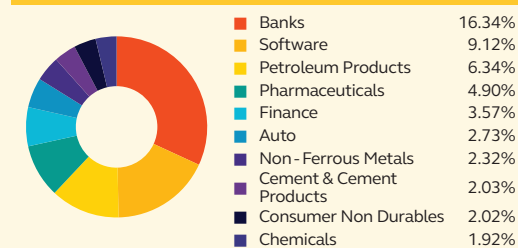
Note: <sup>^</sup> The above measures have been calculated by taking rolling returns for a 3 year period with 3.38% risk free rate of return (1 days-MIBOR Rate As on August 31, 2021).

<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 August 31, 2021).

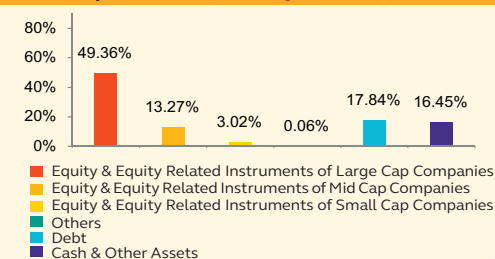
<sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

### Industry Allocation of Equity Instruments (Top 10)

(As on August 31, 2021) (% of NAV)



### Market Cap Allocation (As on August 31, 2021) (% of NAV)



## Portfolio

Name	Rating / Industry	% to Net Assets	% to Net Assets Derivatives
<b>Banks</b>		<b>15.37</b>	<b>-11.12</b>
◦ICICI Bank Ltd.		5.45	-3.97
◦Axis Bank Ltd.		2.98	-2.39
◦HDFC Bank Ltd.		2.83	-1.39
◦State Bank of India		2.67	-2.34
IndusInd Bank Ltd.		1.14	-0.73
Kotak Mahindra Bank Ltd.		0.30	-0.30
<b>Software</b>		<b>8.10</b>	<b>-6.23</b>
◦Infosys Ltd.		3.32	-2.00
◦Tech Mahindra Ltd.		2.64	-2.64
◦Tata Consultancy Services Ltd.		2.14	-1.59
<b>Petroleum Products</b>		<b>6.17</b>	<b>-5.23</b>
◦Reliance Industries Ltd.		5.41	-4.47
Hindustan Petroleum Corporation Ltd.		0.76	-0.76
<b>Pharmaceuticals</b>		<b>3.66</b>	<b>-2.80</b>
◦Divi's Laboratories Ltd.		2.47	-1.61
Dr. Reddy's Laboratories Ltd.		1.19	-1.19
<b>Finance</b>		<b>3.00</b>	<b>-1.34</b>
◦Housing Development Finance Corporation Ltd.		2.09	-1.34
Bajaj Finance Ltd.		0.91	
<b>Auto</b>		<b>2.73</b>	<b>-2.10</b>
Tata Motors Ltd.		2.03	-1.73
Maruti Suzuki India Ltd.		0.70	-0.37
<b>Non - Ferrous Metals</b>		<b>2.32</b>	<b>-1.85</b>
Hindalco Industries Ltd.		1.72	-1.25
National Aluminium Company Ltd.		0.60	-0.60
<b>Telecom - Services</b>		<b>1.56</b>	<b>-1.05</b>
Bharti Airtel Ltd.		1.56	-1.05
<b>Consumer Non Durables</b>		<b>1.21</b>	<b>-0.99</b>
Hindustan Unilever Ltd.		1.08	-0.86
ITC Ltd.		0.13	-0.13
<b>Cement &amp; Cement Products</b>		<b>1.17</b>	<b>-1.17</b>
ACC Ltd.		1.17	-1.17
<b>Consumer Durables</b>		<b>1.03</b>	
Dixon Technologies (India) Ltd.		1.03	
<b>Construction Project</b>		<b>1.02</b>	<b>-0.30</b>
Larsen & Toubro Ltd.		1.02	-0.30
<b>Insurance</b>		<b>0.80</b>	
Bajaj Finserv Ltd.		0.80	
<b>Ferrous Metals</b>		<b>0.68</b>	<b>-0.14</b>
Tata Steel Ltd.		0.68	-0.14
<b>Construction</b>		<b>0.33</b>	<b>-0.33</b>
DLF Ltd.		0.33	-0.33
<b>Entertainment</b>		<b>0.20</b>	<b>-0.20</b>
Zee Entertainment Enterprises Ltd.		0.14	-0.14

Name	Rating / Industry	% to Net Assets	% to Net Assets Derivatives
Sun TV Network Ltd.		0.06	-0.06
Other Equities*		16.36	
<b>Total Equity</b>		<b>65.71</b>	<b>-34.85</b>
<b>BONDS &amp; NCD</b>		<b>4.61</b>	
HDB Financial Services Ltd	CRISIL AAA	1.02	
Indian Railway Finance Corporation Ltd	CRISIL AAA	0.81	
Grasim Industries Ltd	CRISIL AAA	0.79	
NTPC Ltd	CRISIL AAA	0.41	
Larsen & Toubro Ltd	CRISIL AAA	0.40	
Small Industries	CARE AAA	0.40	
Development Bank of India			
Housing Development Finance Corporation Ltd	CRISIL AAA	0.39	
Indian Oil Corporation Ltd	CRISIL AAA	0.39	
<b>Sovereign</b>		<b>9.40</b>	
8.20% Government of India	Sovereign	1.99	
6.97% Government of India	Sovereign	1.22	
7.32% Government of India	Sovereign	0.83	
6.84% Government of India	Sovereign	0.81	
5.63% Government of India	Sovereign	0.78	
5.22% Government of India	Sovereign	0.78	
5.15% Government of India	Sovereign	0.77	
7.26% Government of India	Sovereign	0.41	
8.13% Government of India	Sovereign	0.41	
6.79% Government of India	Sovereign	0.40	
8.15% Government of India	Sovereign	0.40	
8.35% Government of India	Sovereign	0.40	
7.16% Government of India	Sovereign	0.20	
<b>State Government Securities</b>		<b>1.66</b>	
8.25% State Government of Maharashtra	Sovereign	0.42	
8.08% State Government of Karnataka	Sovereign	0.42	
8.06% State Government of Maharashtra	Sovereign	0.42	
7.02% State Government of Maharashtra	Sovereign	0.40	
<b>Treasury Bills</b>		<b>2.17</b>	
91 DAY T-BILL	Sovereign	2.17	
<b>TREPS / Reverse Repo Investments</b>		<b>5.80</b>	
TREPS		3.73	
3.23% Reverse Repo		0.83	
3.20% Reverse Repo		0.82	
3.25% Reverse Repo		0.42	
<b>Cash &amp; Cash Equivalents</b>		<b>10.65</b>	
<b>Net Assets</b>		<b>100.00</b>	

\*Top 10 Equity Holdings  
\* Holding less than 0.75%

NET EQUITY : 30.86

### Performance (As on 31/08/2021)

Period	Principal Balanced Advantage Fund		50% Nifty 100 TRI + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	15.65	11564.97	27.35	12734.54	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	6.31	12018.39	11.54	13879.45	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	6.69	13825.17	11.52	17251.59	15.70	20738.47
Since Inception (16-12-2010 to 31-08-2021)	8.86	24830.00	10.32	28655.70	11.75	32870.47

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Aug-21	0.0559	14.4000	0.0644	16.5900
16-Jul-21	0.0554	14.2900	0.0637	16.4400
17-Jun-21	0.0552	14.1700	0.0634	16.2900
17-May-21	0.0541	13.8800	0.0621	15.9300

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.  
Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Equity Savings Fund

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

**Investment Objective:** 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.

Data As on August 31, 2021

## Fund Details

**Minimum Investment Amount (₹)**

<b>Lumpsum</b>	<b>Special Products</b>
New Investor- ₹ 5,000	SIP- ₹ 500*
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	*12 installments each

**Asset Under Management (₹ Cr)**

<b>MAAUM:</b>	81.94
<b>AUM:</b>	85.88

**Load Structure**

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

**Allotment Date & Benchmark**

**Allotment Date**  
Regular Plan: May 23, 2002  
Direct Plan: January 1, 2013

**Benchmark:** Nifty Equity Savings Index

**Plans** Regular Plan & Direct Plan.  
**Options** Both the Plans offer Growth & Half yearly and Quarterly IDCW Option.

**Fund Manager Details**

**Name:** Sudhir Kedia (For Equity Portion) & Gurvinder Singh Wasan (For Debt Portion)  
**Managing Since:** October 2019 & May 2019  
**Total Experience:** 14 years & 16 years

**Month End Quants of the Debt Portfolio**  
(As on August 31, 2021)

**Average Maturity:** 3.00 years  
**Modified Duration:** 2.55 years  
**Gross Yield to Maturity:** 4.76%  
**Portfolio Turnover Ratio\*\* :** 3.59  
**Equity :** 0.64  
**Debt :** 0.19  
**Derivatives :** 2.76

**Expense Ratio\*** (As on August 31, 2021)

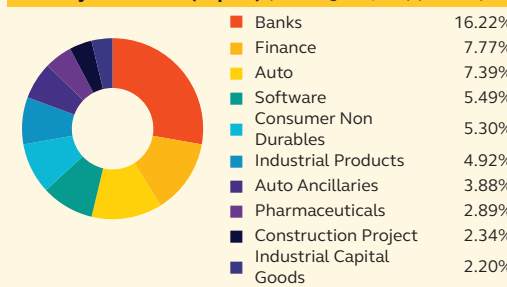
**Direct Plan -** 0.95 %  
**Regular Plan -** 2.39 %

For NAV details, please refer page 7

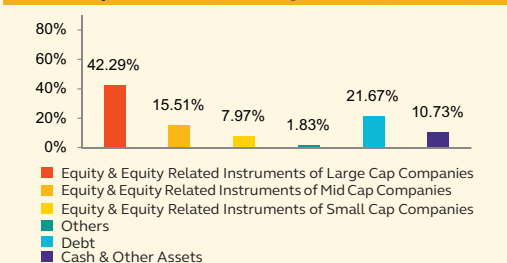
Note: \*\* The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period (As on August 31, 2021).

\*Weighted Average TER for the month, includes GST on management fees.

## Industry Allocation (Top 10) (As on August 31, 2021) (% of NAV)



## Market Cap Allocation (As on August 31, 2021) (% of NAV)



## Portfolio

Name	Rating / Industry	% of NAV	% to Net Assets Derivatives	Name	Rating / Industry	% of NAV	% to Net Assets Derivatives
<b>Banks</b>		<b>15.80</b>	<b>-2.85</b>	<b>Petroleum Products</b>		<b>1.65</b>	<b>-0.89</b>
*CICI Bank Ltd.		4.59	-0.92	Bharat Petroleum Corporation Ltd.		0.76	
*HDFC Bank Ltd.		2.50		Reliance Industries Ltd.		0.72	-0.72
*Axis Bank Ltd.		2.33	-0.66	Hindustan Petroleum Corporation Ltd.		0.17	-0.17
*State Bank of India		1.95	-0.44	<b>Entertainment</b>		<b>1.15</b>	
IndusInd Bank Ltd.		1.70	-0.83	Zee Entertainment Enterprises Ltd.		1.15	
Indian Bank		1.00		<b>Capital Markets</b>		<b>0.86</b>	
Bank of Baroda		0.91		ICRA Ltd.		0.86	
Kotak Mahindra Bank Ltd.		0.82		<b>Ferrous Metals</b>		<b>0.86</b>	
<b>Finance</b>		<b>7.77</b>	<b>-5.46</b>	Tata Steel Ltd.		0.86	
*Housing Development Finance Corporation Ltd.		4.09	-4.09	<b>Construction</b>		<b>0.80</b>	
LIC Housing Finance Ltd.		1.40	-1.37	Brigade Enterprises Ltd.		0.80	
Housing Development Finance Corporation Ltd.**		1.22		<b>Non - Ferrous Metals</b>		<b>0.23</b>	<b>-0.23</b>
Cholamandalam Investment & Finance Co. Ltd.		1.06		Hindalco Industries Ltd.		0.23	-0.23
<b>Auto</b>		<b>7.39</b>	<b>-4.21</b>	Other Equities*		5.09	
*Maruti Suzuki India Ltd.		5.77	-4.21	<b>Total Equity</b>		<b>67.60</b>	<b>-19.03</b>
Ashok Leyland Ltd.		1.62		<b>DERIVATIVES</b>			
<b>Software</b>		<b>4.95</b>		Futures - National Stock Exchange of India Ltd.			-2.98
*Infosys Ltd.		2.26		<b>BONDS &amp; NCD</b>		<b>3.63</b>	
Tata Consultancy Services Ltd.		1.09		Housing Development Finance Corporation Ltd	CRISIL AAA	1.17	
HCL Technologies Ltd.		0.81		Indian Railway Finance Corporation Ltd	CRISIL AAA	0.63	
eClerx Services Ltd.		0.79		REC Ltd	CRISIL AAA	0.60	
<b>Industrial Products</b>		<b>4.92</b>		National Bank for Agriculture and Rural Development	[ICRA]AAA	0.60	
*Polycab India Ltd.		3.87		Britannia Industries Ltd	CRISIL AAA	0.01	
Schaeffler India Ltd.		1.05		<b>Sovereign</b>		<b>16.56</b>	
<b>Consumer Non Durables</b>		<b>3.86</b>	<b>-2.50</b>	5.22% Government of India	Sovereign	4.05	
*ITC Ltd.		2.17	-1.57	5.15% Government of India	Sovereign	3.45	
United Spirits Ltd.		1.69	-0.93	7.17% Government of India	Sovereign	3.06	
<b>Auto Ancillaries</b>		<b>3.12</b>	<b>-0.07</b>	5.63% Government of India	Sovereign	2.32	
Subros Ltd.		1.26		7.59% Government of India	Sovereign	1.87	
Sona Blw Precision Forgings Ltd.		1.00		6.18% Government of India	Sovereign	1.20	
Craftsman Automation Ltd.		0.79		7.27% Government of India	Sovereign	0.61	
Exide Industries Ltd.		0.07	-0.07	<b>State Government Securities</b>		<b>1.26</b>	
<b>Pharmaceuticals</b>		<b>2.89</b>	<b>-0.48</b>	8.14% State Government of Maharashtra	Sovereign	1.26	
Indoco Remedies Ltd.		1.36		<b>Treasury Bills</b>		<b>0.22</b>	
IPCA Laboratories Ltd.		1.05		91 DAY T-BILL	Sovereign	0.22	
Divi's Laboratories Ltd.		0.48	-0.48	<b>TREPS / Reverse Repo Investments</b>		<b>6.44</b>	
<b>Construction Project</b>		<b>2.34</b>	<b>-2.34</b>	TREPS		6.44	
*Larsen & Toubro Ltd.		2.34	-2.34	<b>Cash &amp; Cash Equivalents</b>		<b>4.29</b>	
<b>Industrial Capital Goods</b>		<b>2.20</b>		<b>Net Assets</b>		<b>100.00</b>	
ABB India Ltd.		1.27					
BEML Ltd.		0.93					
<b>Telecom - Services</b>		<b>1.72</b>					
Bharti Airtel Ltd.		1.72					

NET EQUITY : 48.57

\*Top 10 Equity Holdings  
\*Holding less than 0.75%  
\*\* Warrants

## Performance (As on 31/08/2021)

Period	Principal Equity Savings Fund		Nifty Equity Savings Index (Scheme's Benchmark)		CRISIL 10 Year Gilt Index (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	25.60	12560.20	20.27	12027.01	4.68	10468.23
3 Years (31-08-2018 to 31-08-2021)	10.52	13501.96	10.22	13392.61	9.10	12987.29
5 Years (31-08-2016 to 31-08-2021)	9.39	15668.18	9.99	16101.94	6.42	13651.68
Since Inception (23-05-2002 to 31-08-2021)	8.49	48143.00	NA	NA	6.79	35534.12

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
<b>Quarterly IDCW (Last 3 Quarters)</b>				
17-Jun-21	0.2562	14.6733	NA	NA
17-Mar-21	0.2523	14.2431	NA	NA
17-Dec-20	0.3161	13.9706	NA	NA
<b>Half Yearly IDCW</b>				
17-Jun-21	0.4950	14.1726	0.4963	14.2161
17-Dec-20	0.6139	13.5676	0.6112	13.5132
17-Dec-19	0.1600	12.0846	0.2300	11.9707

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.  
Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

# Principal Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

**Investment Objective:** To generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. There is no assurance or guarantee that the investment objective of the Scheme will be realized.

Data As on August 31, 2021



## Fund Details



### Minimum Investment Amount (₹)

Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 500 <sup>‡</sup>
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	<sup>‡</sup> 12 installments each

### Asset Under Management (₹ Cr)

MAAUM: 7.44  
AUM: 7.18



### Load Structure

Entry Load: NIL

Exit Load: 0.50% - If redeemed on or before 30 days from the date of allotment. NIL - If redeemed after 30 days from the date of allotment.

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: April 21, 2016

Direct Plan: April 21, 2016

Benchmark: Nifty 50 Arbitrage Index



Plans Regular Plan & Direct Plan.

Options Both the Plans offer Monthly\* IDCW & Growth Option. Monthly\* IDCW Option under both the Plan offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

Name: Rajat Jain

Managing Since: April 2016

Total Experience: 31 years



Other Details (As on August 31, 2021)

Portfolio Turnover Ratio\*\* : 8.97  
Equity : 0.37  
Debt : 0.005  
Derivatives : 8.60

### Expense Ratio<sup>#</sup> (As on August 31, 2021)

Direct Plan - 0.42 %

Regular Plan - 0.85 %



### For NAV details, please refer page 7

Note: \*\* 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.

<sup>#</sup>Weighted Average TER for the month, includes GST on management fees.

\*Effective February 01, 2017.

### Industry Allocation (As on August 31, 2021) (% of NAV)



Banks	13.67%
Pharmaceuticals	13.46%
Telecom - Services	8.56%
Construction Project	8.03%
Software	6.05%
Cement & Cement Products	5.95%
Ferrous Metals	5.17%
Petroleum Products	3.93%
Finance	3.36%
Construction	2.95%



## Portfolio

Name	Rating / Industry	% of NAV	% to Net Assets Derivatives
<b>Banks</b>		<b>13.67</b>	<b>-13.69</b>
ICICI Bank Ltd.		8.26	-8.27
HDFC Bank Ltd.		3.63	-3.64
State Bank of India		1.78	-1.78
<b>Pharmaceuticals</b>		<b>13.46</b>	<b>-13.47</b>
Dr. Reddy's Laboratories Ltd.		8.19	-8.20
Aurobindo Pharma Ltd.		5.27	-5.27
<b>Telecom - Services</b>		<b>8.56</b>	<b>-8.56</b>
Bharti Airtel Ltd.		8.56	-8.56
<b>Construction Project</b>		<b>8.03</b>	<b>-8.04</b>
Larsen & Toubro Ltd.		8.03	-8.04
<b>Software</b>		<b>6.05</b>	<b>-6.06</b>
Tech Mahindra Ltd.		6.05	-6.06
<b>Cement &amp; Cement Products</b>		<b>5.95</b>	<b>-5.96</b>
Grasim Industries Ltd.		5.95	-5.96
<b>Ferrous Metals</b>		<b>5.17</b>	<b>-5.18</b>
JSW Steel Ltd.		5.17	-5.18
<b>Petroleum Products</b>		<b>3.93</b>	<b>-3.94</b>
Reliance Industries Ltd.		3.93	-3.94
<b>Finance</b>		<b>3.36</b>	<b>-3.30</b>
LIC Housing Finance Ltd.		3.36	-3.30
<b>Construction</b>		<b>2.95</b>	<b>-2.95</b>
DLF Ltd.		2.95	-2.95
<b>Entertainment</b>		<b>1.43</b>	<b>-1.42</b>
Zee Entertainment Enterprises Ltd.		1.43	-1.42
<b>Total Equity</b>		<b>72.56</b>	<b>-72.57</b>
<b>Treasury Bills</b>		<b>0.14</b>	
91 DAY T-BILL	Sovereign	0.14	
<b>TREPS / Reverse Repo Investments</b>		<b>8.63</b>	
TREPS		8.63	
<b>Cash &amp; Cash Equivalents</b>		<b>18.67</b>	
<b>Net Assets</b>		<b>100.00</b>	



### Performance (As on 31/08/2021)

Period	Principal Arbitrage Fund		Nifty 50 Arbitrage Index (Scheme's Benchmark)		CRISIL 1 Year T-Bill Index (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	2.71	10271.15	4.18	10417.54	3.92	10391.89
3 Years (31-08-2018 to 31-08-2021)	1.27	10386.58	4.68	11472.50	6.35	12029.06
5 Years (31-08-2016 to 31-08-2021)	2.76	11456.42	4.65	12553.96	6.21	13515.37
Since Inception (21-04-2016 to 31-08-2021)	3.05	11746.50	4.78	12843.66	6.28	13863.13

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
17-Aug-20	NA	NA	0.0478	10.1761
17-Jun-20	0.0556	10.1211	0.0563	10.2454
15-May-20	0.0559	10.1695	0.0566	10.2900

Past performance may or may not be sustained in the future. \* On face value of ₹ 10.

Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.



# Principal Cash Management Fund

(An open ended liquid scheme)

Credit Risk Rating  
[ICRA] A1+mfs++

**Investment Objective:** To provide investors with as high a level of income available from short-term investments as is considered consistent with preservation of capital and maintenance of liquidity, by investing in a portfolio of money market and investment grade debt instruments.

Data As on August 31, 2021

## Fund Details

**Minimum Investment Amount (₹)**

<b>Lumpsum</b>	<b>Special Products</b>
New Investor- ₹ 5,000	SIP- ₹ 2,000
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	6 installments each

**Asset Under Management (₹ Cr)**

<b>MAAUM:</b>	171.62
<b>AUM:</b>	173.12

**Load Structure**

**Entry Load:** NIL  
**Exit Load\*:**

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

\* with effect from October 20, 2019.

**Allotment Date & Benchmark**

**Allotment Date**  
Regular Plan: August 30, 2004  
Direct Plan: January 1, 2013  
**Benchmark:** CRISIL Liquid Fund Index

**Plans** Regular Plan & Direct Plan.  
**Options** Both the Plans offer IDCW & Growth Option. IDCW Frequency - Daily / Weekly / Monthly

**Fund Manager Details**

**Name:** Ms. Bekxy Kuriakose  
**Managing Since:** May 2019  
**Total Experience:** 20 years

**Month End Quants of the Debt Portfolio**  
(As on August 31, 2021)

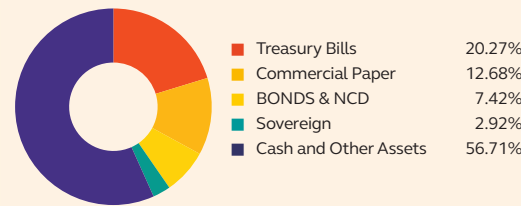
**Average Maturity:** 16 Days  
**Modified Duration:** 16 Days  
**Scheme Yield:** 3.21%  
**Macaulay Duration:** 16 Days

**Expense Ratio\*** (As on August 31, 2021)

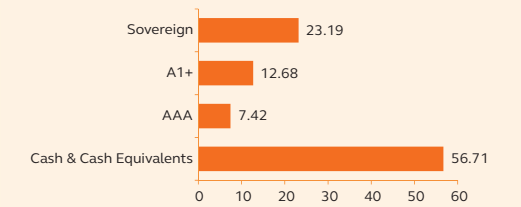
**Direct Plan -** 0.13 %  
**Regular Plan -** 0.21 %

For NAV details, please refer page 7  
Note: \* Weighted Average TER for the month, includes GST on management fees.

### Composition By Assets (As on August 31, 2021) (% of NAV)



### Rating Profile (As on August 31, 2021) (% of NAV)



## Portfolio

Name	Rating	% of NAV
<b>BONDS &amp; NCD</b>		<b>7.42</b>
HDB Financial Services Ltd.	CRISIL AAA	4.53
Power Finance Corporation Ltd.	CRISIL AAA	2.89
<b>Sovereign</b>		<b>2.92</b>
8.79% Government of India	Sovereign	2.92
<b>Commercial Paper</b>		<b>12.68</b>
Housing Development Finance Corporation Ltd.	CRISIL A1+	5.77
Astec Lifesciences Ltd.	[ICRA]A1+	4.03
Export-Import Bank of India	CRISIL A1+	2.88
<b>Treasury Bills</b>		<b>20.27</b>
91 DAY T-BILL	Sovereign	9.32
364 DAY T-BILL	Sovereign	2.88
364 DAY T-BILL	Sovereign	2.88
182 DAY T-BILL	Sovereign	2.88
182 DAY T-BILL	Sovereign	2.31
<b>TREPS / Reverse Repo Investments</b>		<b>56.43</b>
3.23% Reverse Repo		20.25
3.20% Reverse Repo		13.99
TREPS		13.55
3.25% Reverse Repo		8.64
<b>Cash &amp; Cash Equivalents</b>		<b>0.28</b>
<b>Net Assets</b>		<b>100.00</b>

### Performance (As on 31/08/2021)

Period	Principal Cash Management Fund		CRISIL Liquid Fund Index (Scheme's Benchmark)		CRISIL 1 Year T-Bill Index (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	3.12	10312.26	3.64	10364.17	3.92	10391.89
3 Years (31-08-2018 to 31-08-2021)	1.75	10533.88	5.48	11737.53	6.35	12029.06
5 Years (31-08-2016 to 31-08-2021)	3.81	12055.31	6.06	13424.73	6.21	13515.37
Since Inception (30-08-2004 to 31-08-2021)	6.52	29288.60	6.85	30865.72	6.11	27411.98

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
<b>Monthly IDCW (Last 3 Months)</b>				
17-Aug-21	2.8714	1025.5958	2.9464	1025.6876
16-Jul-21	2.6583	1025.3827	2.7305	1025.4717
17-Jun-21	2.7099	1,025.4343	2.7869	1,025.5281

**Past performance may or may not be sustained in the future.** \* On face value of ₹ 1,000.  
Note: All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

In respect of Liquid Scheme(s) NAV applicable shall be subject to receipt of valid application/switch-in request at the OPT and credit of entire subscription/switch-in amounts into the Bank Account of the concerning Scheme(s)/Plan(s) and funds are available for utilization by the Scheme(s)/Plan(s), within relevant cut-off time as applicable to the relevant Scheme(s)/Plan(s).

**Past performance is no guarantee of future result.** (++) for rating methodology please refer page 4.)



# Principal Ultra Short Term Fund

(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.)

[Please refer page no. 23 of SID on which the concept of Macaulay's Duration has been explained.]

**Investment Objective:** To generate regular income & capital appreciation through investments in debt securities and money market instruments.

Data As on August 31, 2021



## Fund Details



### Minimum Investment Amount (₹)

**Lumpsum**  
New Investor- ₹ 5,000  
Existing Investor- ₹ 1,000

**Special Products**  
SIP- ₹ 2,000  
STP- ₹ 1,000  
RWP- ₹ 500  
6 installments each

### Asset Under Management (₹ Cr)

MAAUM: 122.99  
AUM: 119.34



### Load Structure

Entry Load: NIL  
Exit Load: NIL

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: December 28, 2007

Direct Plan: January 1, 2013

Benchmark: Nifty Ultra Short Duration Debt Index



### Plans

Regular Plan & Direct Plan.  
**Options** Both the Plans offer IDCW & Growth Option. IDCW Frequency - Regular Plan: Daily & Weekly IDCW - Reinvestment Facility Monthly IDCW - Payout, IDCW Reinvestment and IDCW Sweep facility. Direct Plan: Monthly IDCW - Payout, IDCW Reinvestment and IDCW Sweep facility.

### Fund Manager Details

**Name:** Ms. Bekxy Kuriakose  
**Managing Since:** May 2019  
**Total Experience:** 20 years



### Month End Quants of the Debt Portfolio

(As on August 31, 2021)

**Average Maturity:** 122 Days

**Modified Duration:** 117 Days

**Scheme Yield:** 3.45%

**Macaulay Duration:** 121 Days

### Expense Ratio<sup>#</sup> (As on August 31, 2021)

Direct Plan - 0.26%  
Regular Plan - 1.05%



For NAV details, please refer page 7

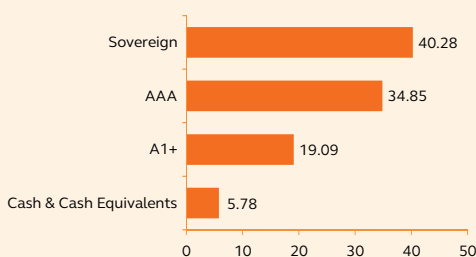
Note: <sup>#</sup> Weighted Average TER for the month, includes GST on management fees.

### Composition By Assets (As on August 31, 2021) (% of NAV)



BONDS & NCD	34.85%
Sovereign	15.32%
Treasury Bills	13.02%
State Government Securities	11.94%
Certificate of Deposits	11.58%
Commercial Paper	7.51%
Cash and Other Assets	5.78%

### Rating Profile (As on August 31, 2021) (% of NAV)



## Portfolio

Name	Rating	% of NAV
<b>BONDS &amp; NCD</b>		
Indian Railway Finance Corporation Ltd	CRISIL AAA	34.85
REC Ltd	CRISIL AAA	6.75
National Bank for Agriculture and Rural Development	CRISIL AAA	5.93
Small Industries Development Bank of India	CRISIL AAA	4.31
Reliance Industries Ltd	CARE AAA	4.28
HDB Financial Services Ltd	CRISIL AAA	3.28
Grasim Industries Ltd	CRISIL AAA	2.57
Larsen & Toubro Ltd	CRISIL AAA	2.57
LIC Housing Finance Ltd	CRISIL AAA	0.85
<b>Sovereign</b>		
8.79% Government of India	Sovereign	15.32
8.35% Government of India	Sovereign	11.00
8.15% Government of India	Sovereign	2.59
<b>State Government Securities</b>		
8.79% State Government of Maharashtra	Sovereign	1.73
8.62% State Government of Gujarat	Sovereign	11.94
8.91% State Government of Gujarat	Sovereign	4.26
7.02% State Government of Maharashtra	Sovereign	4.19
<b>Commercial Paper</b>		
Astec Lifesciences Ltd.	[ICRA]A1+	2.63
Housing Development Finance Corporation Ltd.	CRISIL A1+	0.86
<b>Certificate of Deposits</b>		
IndusInd Bank Ltd.	CRISIL A1+	7.51
Axis Bank Ltd.	CRISIL A1+	4.17
<b>Treasury Bills</b>		
364 DAY T-BILL	Sovereign	3.34
182 DAY T-BILL	Sovereign	11.58
182 DAY T-BILL	Sovereign	6.58
91 DAY T-BILL	Sovereign	5.00
<b>TREPS / Reverse Repo Investments</b>		
TREPS		13.02
<b>Cash &amp; Cash Equivalents</b>		
		4.18
		4.15
		4.15
		0.54
<b>Net Assets</b>		
		5.82
		5.82
		-0.04
		100.00



### Performance (As on 31/08/2021)

Period	Principal Ultra Short Term Fund		Nifty Ultra Short Duration Debt Index (Scheme's Benchmark)		CRISIL 1 Year T-Bill Index (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	2.86	10286.31	4.03	10402.54	3.92	10391.89
3 Years (31-08-2018 to 31-08-2021)	2.98	10920.94	6.32	12019.93	6.35	12029.06
5 Years (31-08-2016 to 31-08-2021)	4.42	12417.39	6.67	13812.42	6.21	13515.37
Since Inception (28-12-2007 to 31-08-2021)	5.94	22029.83	8.07	28907.60	6.39	23355.45

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



### IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
<b>Monthly IDCW (Last 3 Months)</b>				
17-Aug-21	2.7498	1061.5790	3.4812	1062.3498
16-Jul-21	2.6531	1061.4823	3.3263	1062.1949
17-Jun-21	2.3140	1061.1432	3.0411	1061.9097

**Past performance may or may not be sustained in the future.** \* On face value of ₹ 1,000. **Note:** All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

Note: Effective October 21, 2011 fresh subscriptions/switch-in in any mode (including Systematic Investment Plan [SIP] / Systematic Transfer Plan [STP]) under Daily & Weekly IDCW Option and Payout & Sweep facility to Monthly IDCW Option under the Regular Plan of the Scheme are not available. The same may however be open and available for subscription at a later date.

# Principal Low Duration Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months)

[Please refer page no. 24 of SID on which the concept of Macaulay's Duration has been explained.]

**Investment Objective:** To generate regular income and capital appreciation through investments in debt securities and money market instruments.

Data As on August 31, 2021



## Fund Details

### Minimum Investment Amount (₹)



Lumpsum	Special Products
New Investor- ₹ 5,000	SIP- ₹ 2,000
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	6 installments each

### Asset Under Management (₹ Cr)

MAAUM:	61.15
AUM:	58.23



### Load Structure

**Entry Load:** NIL  
**Exit Load:** NIL (w.e.f December 26, 2019)

### Allotment Date & Benchmark

#### Allotment Date

Regular Plan: September 14, 2004  
Direct Plan: January 1, 2013



**Benchmark:** CRISIL Low Duration Debt Index



### Plans Regular Plan & Direct Plan.

**Options** Both the Plans offer IDCW & Growth Option. IDCW Frequency - Daily / Weekly / Monthly

### Fund Manager Details

**Name:** Ms. Bekxy Kuriakose  
**Managing Since:** May 2019  
**Total Experience:** 20 years



### Month End Quants of the Debt Portfolio

(As on August 31, 2021)

**Average Maturity:** 257 Days  
**Modified Duration:** 241 Days  
**Scheme Yield:** 3.69%  
**Macaulay Duration:** 245 Days

### Expense Ratio\* (As on August 31, 2021)

**Direct Plan -** 0.20 %  
**Regular Plan -** 0.54 %



For NAV details, please refer page 7

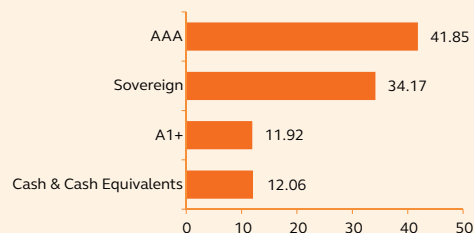
Note: \* Weighted Average TER for the month, includes GST on management fees.

## Composition By Assets (As on August 31, 2021) (% of NAV)



BONDS & NCD	41.85%
Sovereign	19.23%
State Government Securities	13.95%
Certificate of Deposits	10.21%
Commercial Paper	1.71%
Treasury Bills	0.99%
Cash and Other Assets	12.06%

## Rating Profile (As on August 31, 2021) (% of NAV)



## Portfolio

Name	Rating	% of NAV
<b>BONDS &amp; NCD</b>		
National Bank for Agriculture and Rural Development	CRISIL AAA	8.83
Housing Development Finance Corporation Ltd	CRISIL AAA	6.93
National Housing Bank	CRISIL AAA	5.31
Indian Oil Corporation Ltd	CRISIL AAA	5.21
NTPC Ltd	CRISIL AAA	4.57
Small Industries Development Bank of India	CARE AAA	3.53
HDB Financial Services Ltd	CRISIL AAA	2.24
Larsen & Toubro Ltd	CRISIL AAA	1.76
REC Ltd	CRISIL AAA	1.74
Indian Railway Finance Corporation Ltd	CRISIL AAA	1.73
<b>Sovereign</b>		
8.79% Government of India	Sovereign	6.80
6.84% Government of India	Sovereign	5.34
8.15% Government of India	Sovereign	3.55
8.35% Government of India	Sovereign	3.54
<b>State Government Securities</b>		
7.02% State Government of Maharashtra	Sovereign	5.32
8.91% State Government of West Bengal	Sovereign	5.03
8.91% State Government of Gujarat	Sovereign	3.60
<b>Commercial Paper</b>		
Housing Development Finance Corporation Ltd.	CRISIL A1+	1.71
<b>Certificate of Deposits</b>		
Axis Bank Ltd.	CRISIL A1+	6.84
IndusInd Bank Ltd.	CRISIL A1+	3.37
<b>Treasury Bills</b>		
91 DAY T-BILL	Sovereign	0.99
<b>TREPS / Reverse Repo Investments</b>		
TREPS		13.68
<b>Cash &amp; Cash Equivalents</b>		
		-1.62
<b>Net Assets</b>		
		100.00



## Performance (As on 31/08/2021)

Period	Principal Low Duration Fund		CRISIL Low Duration Debt Index (Scheme's Benchmark)		CRISIL 1 Year T-Bill Index (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	3.88	10387.78	4.92	10492.12	3.92	10391.89
3 Years (31-08-2018 to 31-08-2021)	-0.78	9768.76	7.29	12353.43	6.35	12029.06
5 Years (31-08-2016 to 31-08-2021)	2.35	11233.03	7.27	14206.90	6.21	13515.37
Since Inception (14-09-2004 to 31-08-2021)	6.20	27769.08	7.44	33824.72	6.12	27389.48

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
<b>Monthly IDCW (Last 3 Months)</b>				
16-Apr-19	5.2932	1144.4125	5.6175	1146.6914
15-Mar-19	7.8697	1146.9890	8.0461	1149.1200
15-Feb-19	2.6336	1141.7529	2.2227	1143.2966

**Past performance may or may not be sustained in the future.** \* On face value of ₹ 1,000.

**Note:** All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

Past performance is no guarantee of future result.

# Principal Short Term Debt Fund

(An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.)

[Please refer page no. 23 of SID on which the concept of Macaulay's Duration has been explained.]

**Investment Objective:** To generate regular income and capital appreciation/ accretion through investment in debt instruments and related securities besides preservation of capital and has been designed to achieve stable returns over shorter-term investment horizons.

Data As on August 31, 2021

## Fund Details

**Minimum Investment Amount (₹)**

**Lumpsum**  
New Investor- ₹ 5,000  
Existing Investor- ₹ 1,000

**Special Products**  
SIP- ₹ 2,000  
STP- ₹ 1,000  
RWP- ₹ 500  
6 installments each

**Asset Under Management (₹ Cr)**

MAAUM: 135.01  
AUM: 134.84

**Load Structure**  
Entry Load: NIL  
Exit Load: NIL (w.e.f December 26, 2019)

**Allotment Date & Benchmark**

**Allotment Date**  
Regular Plan: May 09, 2003  
Direct Plan: January 1, 2013

**Benchmark:** CRISIL Short-Term Bond Fund Index

**Plans** Regular Plan & Direct Plan.  
**Options** Both the Plans offer IDCW & Growth Option.  
**IDCW Frequency** Monthly

**Fund Manager Details**

**Name:** Gurvinder Singh Wasan  
**Managing Since:** April 2011  
**Total Experience:** 16 years

**Month End Quants of the Debt Portfolio**  
(As on August 31, 2021)

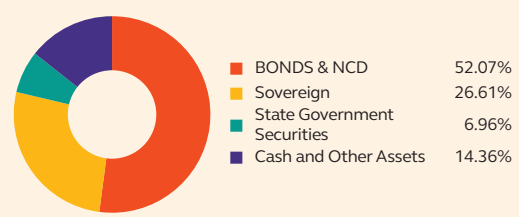
**Average Maturity:** 2.70 years  
**Modified Duration:** 2.28 years  
**Scheme Yield:** 4.74%  
**Macaulay Duration:** 2.38 years

**Expense Ratio\*** (As on August 31, 2021)

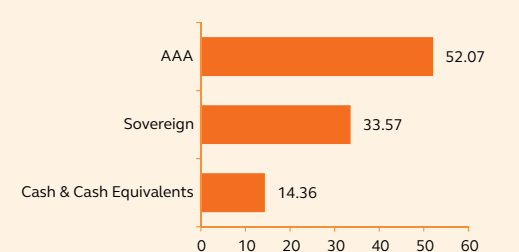
Direct Plan - 0.63 %  
Regular Plan - 1.03 %

For NAV details, please refer page 7  
Note: \* Weighted Average TER for the month, includes GST on management fees.

## Composition By Assets (As on August 31, 2021) (% of NAV)



## Rating Profile (As on August 31, 2021) (% of NAV)



## Portfolio

Name	Rating	% of NAV
<b>BONDS &amp; NCD</b>		
Housing Development Finance Corporation Ltd	CRISIL AAA	5.39
Indian Oil Corporation Ltd	CRISIL AAA	4.50
National Bank for Agriculture and Rural Development	CRISIL AAA	4.50
NTPC Ltd	CRISIL AAA	4.50
HDFC Bank Ltd	CRISIL AAA	4.01
National Housing Bank	CRISIL AAA	3.93
ICICI Bank Ltd	[ICRA]AAA	3.91
Power Finance Corporation Ltd	CRISIL AAA	3.88
Reliance Industries Ltd	CRISIL AAA	3.88
LIC Housing Finance Ltd	CRISIL AAA	3.85
Hindustan Petroleum Corporation Ltd	CRISIL AAA	3.83
REC Ltd	CRISIL AAA	3.08
Indian Railway Finance Corporation Ltd	CRISIL AAA	2.81
<b>Sovereign</b>		
5.22% Government of India	Sovereign	8.52
6.18% Government of India	Sovereign	3.47
6.84% Government of India	Sovereign	3.04
7.59% Government of India	Sovereign	2.79
5.63% Government of India	Sovereign	2.22
7.17% Government of India	Sovereign	1.96
5.15% Government of India	Sovereign	1.47
7.27% Government of India	Sovereign	1.18
7.16% Government of India	Sovereign	1.17
7.32% Government of India	Sovereign	0.79
<b>State Government Securities</b>		
6.45% State Government of Maharashtra	Sovereign	3.73
8.14% State Government of Maharashtra	Sovereign	3.23
<b>TREPS / Reverse Repo Investments</b>		
TREPS		14.00
<b>Cash &amp; Cash Equivalents</b>		
		0.36
<b>Net Assets</b>		
		100.00

## Performance (As on 31/08/2021)

Period	Principal Short Term Debt Fund		CRISIL Short-Term Bond Fund Index (Scheme's Benchmark)		CRISIL 10 Year Gilt Index (Additional Benchmark)	
	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	4.74	10473.94	6.02	10602.35	4.68	10468.23
3 Years (31-08-2018 to 31-08-2021)	4.36	11365.84	8.74	12861.66	9.10	12987.29
5 Years (31-08-2016 to 31-08-2021)	5.01	12772.40	7.79	14555.70	6.42	13651.68
Since Inception (09-05-2003 to 31-08-2021)	7.11	35215.80	7.37	36813.52	6.09	29525.53

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. **Past performance may or may not be sustained in future.** 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. Please refer page 31 for annexure of returns for all scheme managed by the fund manager.

## IDCW Update

Date	Regular Plan		Direct Plan	
	IDCW (₹/Unit)*	Cum IDCW NAV	IDCW (₹/Unit)*	Cum IDCW NAV
<b>Monthly IDCW (Last 3 Months)</b>				
17-Aug-21	0.0759	12.8953	0.0806	12.9324
16-Jul-21	0.0363	12.8557	0.0404	12.8922
17-Jun-21	0.0229	12.8423	0.0274	12.8792

**Past performance may or may not be sustained in the future.** \* On face value of ₹ 10.  
**Note:** All IDCW (₹/Unit) figures are Gross IDCW. Pursuant payment of IDCW, the NAV of IDCW Option of schemes/plans would fall to the extent of payout and statutory levy, if applicable.

Past performance is no guarantee of future result.

# Principal Global Opportunities Fund

(An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund)

**Investment Objective:** Investment Objective: To provide long term capital appreciation by predominantly investing in overseas mutual fund schemes, and a certain portion of its corpus in Money Market Securities and/or units of Money Market / Liquid Schemes of Principal Mutual Fund.

Data As on August 31, 2021

## Fund Details

Minimum Investment Amount (₹)	
<b>Lumpsum</b>	<b>Special Products</b>
New Investor- ₹ 10,000	SIP- ₹ 2,000
Existing Investor- ₹ 1,000	STP- ₹ 1,000
	RWP- ₹ 500
	6 installments each

Asset Under Management (₹ Cr)	
MAAUM:	37.11
AUM:	37.60

Load Structure	
<b>Entry Load:</b> NIL	
<b>Exit Load:</b> If redeemed on or before 1 Year from the date of allotment - 1%.	

### Allotment Date & Benchmark

Allotment Date	
Regular Plan:	March 29, 2004
Direct Plan:	January 2, 2013
Benchmark:	MSCI All Country World Small Cap Index - TRI

### Plans Regular Plan & Direct Plan.

**IDCW Frequencies** Both the Plans offer Growth & IDCW Option. IDCW Option under both the Plan offers facility of IDCW Payout, IDCW Reinvestment and IDCW Sweep.

### Fund Manager Details

**Name:** Rajat Jain  
**Managing Since:** March 2004  
**Total Experience:** 31 years

### Expense Ratio\* (As on August 31, 2021)

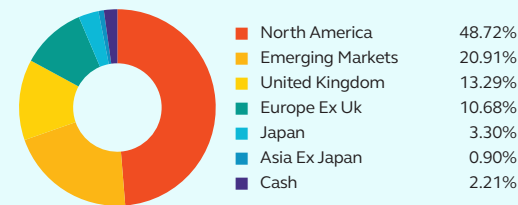
**Direct Plan - 0.82%**  
**Regular Plan - 1.35%**

For NAV details, please refer page 7

Note: \* Investors may please note that they will be bearing the expenses of this Scheme in addition to the expenses of the underlying Schemes in which this Scheme makes investment. Weighted Average TER for the month, includes GST on management fees.

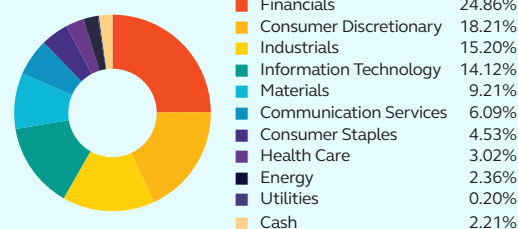
## Regional Allocation of underlying fund

(As on July, 31 2021) (% of NAV)



## Industry Allocation of underlying fund

(As on July, 31 2021) (% of NAV)



## Portfolio

Name	Rating / Industry	% of NAV
<b>Mutual Fund Units / Exchange Traded Funds</b>		<b>98.37</b>
PGIF Origin Global Smaller Companies Fund - Usd I Class Accumulation	Mutual Fund	98.37
<b>Treasury Bills</b>		<b>0.03</b>
91 DAY T-BILL	Sovereign	0.03
<b>TREPS / Reverse Repo Investments</b>		<b>2.35</b>
TREPS		2.35
<b>Cash &amp; Cash Equivalents</b>		<b>-0.75</b>
Net Assets		<b>100.00</b>

## Principal Global Investor Fund - Origin Global Smaller Companies Fund (Underlying Fund) as on July, 31 2021

Name	% of NAV	Name	% of NAV
Naviest Corp	1.48	Fox Factory Holding Corp.	0.44
Deckers Outdoor Corporation	1.17	JB Financial Group Co., Ltd.	0.43
Parade Technologies, Ltd.	1.17	ProPetro Holding Corp.	0.42
Man Group PLC	1.14	Medpace Holdings, Inc.	0.42
Holtek Semiconductor Inc.	1.13	Companhia de Locacao das Americas	0.40
LGI Homes, Inc.	1.13	PJT Partners, Inc. Class A	0.40
Perficient, Inc.	1.13	Computacenter Plc	0.40
Afreeca TV Co., Ltd.	1.12	JOST Werke AG	0.39
LX Semicon Co., Ltd.	1.12	CNC Markets Plc	0.39
Houlihan Lokey, Inc. Class A	1.10	Patrick Industries, Inc.	0.39
Reply S.p.A.	1.10	GB Group PLC	0.39
Lifco AB Class B	1.09	Mycronic AB	0.38
Exaro Resources Limited	1.06	Kin and Carta Plc	0.37
Ferrexpo plc	1.06	PT Sarana Menara Nusantara Tbk	0.37
Mediast, Inc.	1.04	Hillenbrand, Inc.	0.37
AutoNation, Inc.	1.04	Mastercraft Boat Holdings, Inc.	0.36
Future plc	1.03	Vistry Group PLC	0.36
AllianceBernstein Holding L.P.	1.03	King's Town Bank	0.35
Brunswick Corporation	1.03	Redrow plc	0.35
Moelis & Co. Class A	1.02	Criteo SA Sponsored ADR	0.35
Virtus Investment Partners, Inc.	1.00	Stifel Financial Corp.	0.35
O-TA Precision Industry Co., Ltd.	1.00	Builders FirstSource, Inc.	0.34
Trigano SA	1.00	Saia, Inc.	0.34
Metropole Television SA	0.97	Group 1 Automotive, Inc.	0.34
J2 Global, Inc.	0.96	Canfor Corporation	0.33
BellRing Brands, Inc. Class A	0.92	Volition Group plc	0.33
Towa Pharmaceutical Co., Ltd.	0.91	Kiwom Securities Co., Ltd	0.31
SLC Agricola S.A.	0.91	Bellway p.l.c.	0.32
Synthomer PLC	0.90	China General Plastics Corporation	0.31
Tyman Plc	0.90	Kumho Petrochemical Co., Ltd.	0.30
Customers Bancorp, Inc.	0.89	Malibu Boats, Inc. Class A	0.30
Heidrick & Struggles International, Inc.	0.88	Limnas Corporation	0.29
Parex Resources Inc.	0.88	Greatek Electronics, Inc.	0.29
PT Link Net Tbk	0.88	LCI Industries	0.29
UMB Financial Corporation	0.87	PROG Holdings, Inc.	0.29
Janus Henderson Group PLC	0.86	IG Group Holdings plc	0.29
Catalyst Pharmaceuticals, Inc.	0.86	IA Financial Corporation Inc.	0.29
Tempur Sealy International Inc	0.85	Cresco Ltd.	0.29
Valmet Corp	0.85	Flagstar Bancorp, Inc.	0.29
HITO-Communications Holdings, Inc.	0.85	Installed Building Products, Inc.	0.29
IMI plc	0.83	Arcadyan Technology Corporation	0.29
Asia Polymer Corporation	0.82	UFP Industries, Inc.	0.29
NH INVESTMENT & SECURITIES CO.LTD.	0.82	Meredith Corporation	0.28
Hiltop Holdings Inc.	0.80	Kforce Inc.	0.28
Morgan Sindall Group plc	0.80	Haitian International Holdings Limited	0.28
Sydbank A/S	0.80	Radian Group Inc.	0.28
Popular, Inc.	0.79	EMCOR Group, Inc.	0.28
Kindred Group plc Shs Swedish Depository Receipts	0.78	Corus Entertainment Inc. Class B	0.28
Kulicke & Soffa Industries, Inc.	0.78	Farmers National Banc. Corp.	0.27
Atkore Inc.	0.78	Nu Skin Enterprises, Inc. Class A	0.27
Victory Capital Holdings, Inc. Class A	0.77	Swissquote Group Holding Ltd.	0.27
Brewin Dolphin Holdings PLC	0.76	Silicon Motion Technology Corporation Sponsored ADR	0.27
ELAN Microelectronics Corp.	0.75	Insight Enterprises, Inc.	0.27
Scandinavian Tobacco Group A/S	0.75	Virtu Financial, Inc. Class A	0.26
Louisiana-Pacific Corporation	0.73	United Therapeutics Corporation	0.26
Micro-Star International Co., Ltd.	0.73	Howden Joinery Group PLC	0.26
Diploma PLC	0.73	Champion Iron Ltd.	0.26
BayCurrent Consulting, Inc.	0.72	Western Forest Products Inc.	0.26
Comfort Systems USA, Inc.	0.72	NMI Holdings, Inc. Class A	0.25
Flow Traders NV	0.72	Dogus Otomotiv Servis ve Ticaret Anonim Sirketi	0.25
Lithia Motors, Inc.	0.71	Spin Master Corp	0.25
Labrador Iron Ore Royalty Corporation	0.70	flatexDEGIRO AG	0.25
Evercore Inc Class A	0.69	Donnelley Financial Solutions, Inc.	0.25
E Ink Holdings Inc.	0.69	888 Holdings Plc	0.24
Asbury Automotive Group, Inc.	0.68	Samsung Securities Co., Ltd.	0.24
Foot Locker, Inc.	0.66	Ichor Holdings, Ltd.	0.24
Sao Martinho S.A.	0.65	Kadant Inc.	0.24
Equitable Group Inc.	0.64	Lonking Holdings Limited	0.24
Mineral Resources Limited	0.64	Enova International Inc	0.23
Gamesys Group PLC	0.63	Phison Electronics Corp.	0.23
Sleep Number Corporation	0.62	Torex Gold Resources Inc.	0.22
Azimut Holding Spa	0.61	Avanza Bank Holding AB	0.22
Liontrust Asset Management PLC	0.60	AGCO Corporation	0.22
Sitronix Technology Corp.	0.60	Tianneng Power International Limited	0.22
SLM Corp	0.58	Altra Industrial Motion Corp.	0.22
China Medical System Holdings Ltd.	0.58	Simplo Technology Co. Ltd.	0.21
Tri Pointe Homes, Inc.	0.55	Dana Incorporated	0.21
Timken Company	0.55	Central Asia Metals Plc	0.21
MGIC Investment Corporation	0.54	SMART Global Holdings, Inc.	0.21
Takeuchi Mfg.Co., Ltd.	0.53	Axos Financial, Inc.	0.20
Applied Industrial Technologies, Inc.	0.51	Tharisa Plc	0.20
Williams-Sonoma, Inc.	0.51	Ero Copper Corp.	0.20
Winnbago Industries, Inc.	0.51	Compania de Transmissao de Energia Eletrica Paulista Pfd	0.20
Aperam SA	0.51	Q Technology (Group) Co. Ltd.	0.19
Hansol Chemical Co., Ltd	0.49	Standex International Corporation	0.19
YETI Holdings, Inc.	0.49	Qudian Inc. Sponsored ADR Class A	0.16
Elite Material Co., Ltd.	0.49	Koza Altin Isletmeleri A.S.	0.15
WESCO International, Inc.	0.46	Cash	2.21
Cars.com, Inc.	0.45	<b>Total</b>	<b>100.00</b>

## Performance (As on 31/08/2021)

Period	Principal Global Opportunities Fund		MSCI All Country World Small Cap Index - TRI (Scheme's Benchmark)		Nifty 50 - TRI (Additional Benchmark)	
	^Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns	Returns (%)	\$PTP Returns
1 Year (31-08-2020 to 31-08-2021)	44.05	14405.27	41.63	14163.49	52.24	15223.84
3 Years (31-08-2018 to 31-08-2021)	13.58	14658.84	13.21	14514.47	14.94	15192.30
5 Years (31-08-2016 to 31-08-2021)	15.71	20749.47	15.65	20700.10	15.70	20738.47
Since Inception (29-03-2004 to 31-08-2021)	9.27	46935.10	13.42	89830.66	15.43	122078.59

Different plans shall have a different expense structure. The performance details provided herein are of Regular Plan - Growth option. Past performance may or may not be sustained in future. 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. ^ Growth Option Please refer page 31 for annexure of returns for all scheme managed by the fund manager.



## Annexure for returns of all the schemes (as on 31st August 2021)

Scheme Name	1 Year CAGR (%)	3 Years CAGR (%)	5 Years CAGR (%)	Since Inception CAGR (%)	Date of Inception
<b>FUNDS MANAGED BY MR. RAVI GOPALAKRISHNAN (TOTAL SCHEMES MANAGED : 8 SCHEMES)</b>					
<b>Principal Emerging Bluechip Fund</b>	63.15	15.68	16.35	25.03	12-11-2008
NIFTY Large Midcap 250 Index - TRI	61.33	15.32	16.44	19.08	
<b>Principal Focused Multicap Fund</b>	59.44	17.99	15.74	16.20	11-11-2005
S&P BSE 250 Large Midcap - TRI	55.89	15.02	15.93	14.51	
<b>Principal Dividend Yield Fund</b>	57.17	15.16	16.69	13.56	15-10-2004
Nifty Dividend Opportunities 50 - TRI	54.14	12.05	14.26	NA	
<b>Principal Multi Cap Growth Fund</b>	65.09	14.36	15.69	16.09	25-10-2000
NIFTY 500 Multicap 50:25:25 - TRI	64.92	14.92	15.62	NA	
<b>Principal Balanced Advantage Fund (Equity Portion)</b>	15.65	6.31	6.69	8.86	16-12-2010
50% Nifty 100 TRI Index + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index	27.35	11.54	11.52	10.32	
<b>Principal Hybrid Equity Fund (Equity Portion)</b>	43.71	11.17	13.55	11.67	14-01-2000
CRISIL Hybrid 35+65 - Aggressive Index**	36.26	13.99	13.57	NA	
<b>Principal Small Cap Fund</b>	86.05	NA	NA	38.59	13-05-2019
Nifty SmallCap 100 Index - TRI	85.26	NA	NA	26.80	
<b>Principal Midcap Fund</b>	66.63	NA	NA	35.82	30-12-2019
Nifty Midcap 100 - TRI	71.83	NA	NA	36.91	
<b>FUNDS MANAGED BY MR. SUDHIR KEDIA (TOTAL SCHEMES MANAGED : 4 SCHEMES)</b>					
<b>Principal Tax Savings Fund</b>	54.93	12.20	14.32	16.36	31-03-1996
Nifty 500 Index - TRI <sup>§</sup>	56.94	14.59	15.53	14.22	
<b>Principal Personal Tax Saver Fund</b>	55.52	11.94	11.40	19.17	31-03-1996
Nifty 500 Index - TRI <sup>§</sup>	56.94	14.59	15.53	14.22	
<b>Principal Equity Savings Fund (Equity Portion)</b>	25.60	10.52	9.39	8.49	23-05-2002
Nifty Equity Savings Index	20.27	10.22	9.99	NA	
<b>Principal Midcap Fund</b>	66.63	NA	NA	35.82	30-12-2019
Nifty Midcap 100 - TRI	71.83	NA	NA	36.91	
<b>FUNDS MANAGED BY MR. GURVINDER SINGH WASAN (TOTAL SCHEME MANAGED : 2 SCHEMES)</b>					
<b>Principal Short Term Debt Fund</b>	4.74	4.36	5.01	7.11	09-05-2003
CRISIL Short Term Bond Fund Index	6.02	8.74	7.79	7.37	
<b>Principal Equity Savings Fund (Debt Portion)</b>	25.60	10.52	9.39	8.49	23-05-2002
Nifty Equity Savings Index	20.27	10.22	9.99	NA	
<b>FUNDS MANAGED BY MR. RAJAT JAIN (TOTAL SCHEMES MANAGED : 3 SCHEMES)</b>					
<b>Principal Nifty 100 Equal Weight Fund</b>	57.67	11.26	12.03	11.33	27-07-1999
Nifty 100 Equal Weight - TRI	60.35	13.11	13.17	NA	
<b>Principal Arbitrage Fund</b>	2.71	1.27	2.76	3.05	21-04-2016
Nifty 50 Arbitrage Index	4.18	4.68	4.65	4.78	
<b>Principal Global Opportunities Fund</b>	44.05	13.58	15.71	9.27	29-03-2004
MSCI All Country World Small Cap Index - TRI	41.63	13.21	15.65	13.42	
<b>FUNDS MANAGED BY MS. BEKXY KURIAKOSE (TOTAL SCHEMES MANAGED : 5 SCHEMES)</b>					
<b>Principal Hybrid Equity Fund (Debt Portion)</b>	43.71	11.17	13.55	11.67	14-01-2000
CRISIL Hybrid 35+65 - Aggressive Index**	36.26	13.99	13.57	NA	
<b>Principal Balanced Advantage Fund (Debt Portion)</b>	15.65	6.31	6.69	8.86	16-12-2010
50% Nifty 100 TRI Index + 35% CRISIL Short Term Bond Index + 15% Nifty Arbitrage Index	27.35	11.54	11.52	10.32	
<b>Principal Cash Management Fund</b>	3.12	1.75	3.81	6.52	30-08-2004
CRISIL Liquid Fund Index	3.64	5.48	6.06	6.85	
<b>Principal Low Duration Fund</b>	3.88	-0.78	2.35	6.20	14-09-2004
CRISIL Low Duration Debt Index	4.92	7.29	7.27	7.44	
<b>Principal Ultra Short Term Fund</b>	2.86	2.98	4.42	5.94	28-12-2007
Nifty Ultra Short Duration Debt Index	4.03	6.32	6.67	8.07	
<b>FUNDS MANAGED BY MR. SIDDARTH MOHTA (TOTAL SCHEMES MANAGED : 2 SCHEMES)</b>					
<b>Principal Multi Cap Growth Fund</b>	65.09	14.36	15.69	16.09	25-10-2000
NIFTY 500 Multicap 50:25:25 - TRI	64.92	14.92	15.62	NA	
<b>Principal Small Cap Fund</b>	86.05	NA	NA	38.59	13-05-2019
Nifty SmallCap 100 - TRI Index	85.26	NA	NA	26.80	
<b>FUNDS MANAGED BY MR. ASHISH AGGARWAL (TOTAL SCHEME MANAGED : 1 SCHEME)</b>					
<b>Principal Hybrid Equity Fund (Equity Portion)</b>	43.71	11.17	13.55	11.67	14-01-2000
CRISIL Hybrid 35+65 - Aggressive Index**	36.26	13.99	13.57	NA	

**Past performance may or may not be sustained in future.** Returns (in %) are calculated on Compounded Annualised Basis (CAGR).

Performance of the IDCW option for the investors would be net of Dividend distribution tax, as applicable.

Mr. Ravi Gopalakrishnan manages Principal Emerging Bluechip Fund, Principal Focused Multicap Fund, and Principal Dividend Yield Fund (w.e.f. October 2019).

Mr. Ravi Gopalakrishnan manages Principal Multi Cap Growth Fund, Principal Balanced Advantage Fund - Equity Portion, and Principal Small Cap Fund (w.e.f. July 2019)

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

Mr. Ravi Gopalakrishnan manage Principal Hybrid Equity Fund - Equity Portion, Mr. Bekxy Kuriakose - Debt Portion and Mr. Ashish Aggrawal - Associate Fund Manager (w.e.f. October 2019)

Mr. Siddarth Mohta has been appointed as a Associate Fund Manager of Principal Multi Cap Growth Fund (w.e.f. August 2018) & Principal Small Cap Fund (w.e.f. May 2019)

Ms. Bekxy Kuriakose manages Principal Cash Management Fund, Principal Low Duration Fund & Principal Ultra Short Term Fund (w.e.f. May 2019)

Mr. Ravi Gopalakrishnan & Mr. Sudhir Kedia manages Principal Midcap Fund (w.e.f. December 2019)

Mr. Sudhir Kedia & Mr. Anirvan Sarkar ( for foreign investments) manages Principal Large Cap Fund (w.e.f. October 2020)

Mr. Gurvinder Singh Wasan manages Principal Short Term Debt Fund (w.e.f. April 2011), Principal Equity Savings Fund - Debt Portion (w.e.f. May, 2019)

Mr. Rajat Jain manages Principal Nifty 100 Equal Weight Fund (w.e.f. August 2015), Principal Arbitrage Fund (w.e.f. April 2016) and Principal Global Opportunities Fund (w.e.f. March 2004)

Ms. Bekxy Kuriakose manages Principal Hybrid Equity Fund-Debt Portion (w.e.f. Mar 2016), Principal Balanced Advantage Fund -

Debt Portion (w.e.f. January 01, 2018)

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

<sup>§</sup>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 Large cap Fund has completed 6 months but has not completed 1 year



## Official Point of Acceptance (OPA) / Investor Service Centres (ISC)

### Principal Asset Management Private Limited - OPA & ISC:

- **Mumbai:** Level 7, Parinee Crescenzo, Plot No. C-38/39 G Block, Bandra Kurla Complex, Bandra (East), Mumbai -400 051.
- **New Delhi:** A-121, 12th Floor, Himalaya House, 23 K. G. Marg, New Delhi-110 001.
- **Ahmedabad:** 301, 3rd Floor, Amarnath Business Centre-2, St. Xaviers College Corner, Off. C. G. Road, Navrangpura, Ahmedabad - 380 009.
- **Bengaluru:** 410, 4th Floor, Prestige Meridian -1, No. 29, M. G. Road, Bengaluru - 560 001.
- **Chandigarh:** SCO NO 2471-72, 2ND Floor, Sector 22C, Chandigarh, Pincode - 160 022.
- **Jaipur:** Office No. 445, 4th Floor, Ganpati Plaza, M. I. Road, Jaipur-302 001.
- **Pune:** Office No.2, 2nd Floor, Aditya Centeegra, Ferguson College Road, Dnyaneshwar Paduka Chowk, Shivajinagar, Pune - 411 004.
- **Chennai:** "Amara Sri", Old No. 313, New No. 455, Block No. 75, 7th Floor, Anna Salai, Teynampet, Chennai - 600 018.
- **Hyderabad:** Regus Solitaire Business Centre Pvt Ltd. Level 4, Gumidelli Towers, Old Airport Road, Begumpet, Hyderabad - 500 016.
- **Kolkata:** The Legacy, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700 016.
- **Lucknow:** 406, 4th Floor, Regus Business Centre, Halwasiya Court, Hazratganj, Lucknow-226 001.

### Points of Service ("POS") of MF UTILITIES INDIA PRIVATE LIMITED ("MFUI") as Official Point of Acceptance:

The Online Transaction Portal of MF Utility is [www.mfuonline.com](http://www.mfuonline.com) and the list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com), as updated from time to time.

### Name, Address and Website of Registrar:

**KFin Technologies Private Limited (Unit: Principal Mutual Fund),**

Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal | Hyderabad – 500032. Telangana, India  
• [www.kfintech.com](http://www.kfintech.com)

For any enquiries and / or queries, investors are advised to address a suitable communication to AMC at:



**1800 425 5600**



**[customer@principalindia.com](mailto:customer@principalindia.com)**



**[www.principalindia.com](http://www.principalindia.com)**