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Toll Free - 1800 425 5600 • Fax: 022-2204 4990.
Website: www.principalindia.com
E-mail: customer@principalindia.com

Application Form for SIP, STP & SWP

FOR EXISTING UNIT HOLDERS ONLY

Application No. _____

In case of folios held on behalf of Minor - Standing Instructions in the nature of SIP, SWP & STP will be registered only till the date of Minor attaining Majority.

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
Ganesh S. Shanbhag ARN - 0988					

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding will be as per the existing Folio Number) [Refer Instruction No. 1]

Common Account / Folio No. _____

Name of Sole / First Unit Holder _____

2 FIRST SIP PAYMENT DETAILS FOR INVESTMENT THROUGH - PDC Auto Debit (ECS) SI (Please ✓ choice of payment option selected)

(i) Investment Amount (₹) _____ (ii) DD Charges (₹) _____ Net Amount (₹) (i)+(ii) _____

Mode of Payment (Please ✓) Cheque DD# _____ *First SIP Cheque/DD No. _____ (Note: DD is acceptable only for investment through Auto Debit / SI)

Account Type (Please ✓) Savings Current NRE NRO FCNR NRSR Others _____ MICR Code _____ This is a 9 digit number next to your Cheque No.

Cheque issued from Bank A/c No. _____ Name of 1st Bank A/c holder _____

Bank Name _____ Name of 2nd Bank A/c holder _____

Branch & City _____ Pin code _____ Name of 3rd Bank A/c holder _____

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. 5]

Parent/Grand Parent/related person: Name _____
 Employer: Name _____ Custodian: Name _____

Enclose both the following Documents
• KYC Acknowledgement Letter of the Payer
• Joint Declaration

*Please mention the Application No., PAN and Name of the First Unitholder on the reverse of the payment instrument.

In case of payment through DD/Pay order (relevant only for investment through Auto Debit / SI) it is mandatory to enclose Declaration / Acknowledgement from Bank.

3 REGISTRATION FOR SIP THROUGH POST DATED CHEQUES [(Please ✓) New SIP Registration Micro SIP Change in Bank A/c.]

Investment Details (Please ✓ Choice of Scheme / Plan / Option)

Equity / Balanced & Fund of Funds Schemes

- Principal Growth Fund Principal Dividend Yield Fund Principal Global Opportunities Fund
 Principal Index Fund Principal Large Cap Fund Principal Services Industries Fund
 Principal Emerging Bluechip Fund Principal Balanced Fund Principal SMART Equity Fund
 Principal Conservative Growth Fund

- Growth
 Dividend
○ Payout ○ Reinvest ○ Sweep

ELSS (SWP / STP available only after lock-in period) Principal Personal Tax Saver Fund Principal Tax Savings Fund

Debt / Liquid Schemes

- Principal Government Securities Fund Growth Dividend - ○ Payout ○ Reinvest ○ Sweep
 Principal Income Fund - Long Term Plan Dividend Frequency - Quarterly Annual
 Principal Near-Term Fund - Conservative Plan Growth Dividend -
 Principal Cash Management Fund* Dividend Frequency / Facility - Daily Weekly - ○ Reinvest
 Principal Money Manager Fund* Monthly - ○ Payout ○ Reinvest ○ Sweep
 Principal Near-Term Fund - Moderate Plan* Growth Dividend - ○ Payout ○ Reinvest ○ Sweep
 Principal Ultra Short Term Fund Principal Income Fund - Short Term Plan Dividend Frequency - Monthly
 Principal Monthly Income Plan - ○ MIP ○ MIP Plus Growth - Accumulation Growth - AEP
 Dividend - ○ Payout ○ Reinvest ○ Sweep
Dividend Frequency - Monthly Quarterly

* SIP not available

Sweep to Scheme _____ Plan _____ Option _____ (In case of Sweep Facility, please ensure to fulfill the minimum investment criteria in the new Scheme)

2nd and subsequent installments: No. of Cheques _____ {At least 6** Incl. first installment} Amount Per Cheque ₹ _____ Total Amount ₹ _____

Frequency Monthly Quarterly #2nd and subsequent installment Cheque Nos. From _____ To _____

Second and subsequent installment month _____ SIP Date 1st 5th 15th 25th (the date on which you want to invest)

** Cheques to be dated as per the SIP date selected # Cheque should be drawn from the same Bank A/c. as mentioned in the First SIP Payment Details section.

Investors who wish to invest through Auto Debit (ECS) OR through Standing Instructions - please fill section 7 OR 8 respectively. Either Auto Debit (ECS) OR Standing Instructions can be selected. ... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

ARN No: _____ Application No. _____

Received from _____ Folio No. _____ Application for _____

SIP through PDC Auto Debit (ECS) SI Scheme / Plan / Option _____ Amount. _____

Cheque/DD No. _____ Dated _____ Drawn on Bank & Branch _____

STP SWP - From: Scheme _____ Plan _____ Option _____
To: Scheme _____ Plan _____ Option _____ Signature, Stamp & Date _____

4 SYSTEMATIC WITHDRAWAL PLAN (SWP) – Atleast 6 Withdrawals of ₹ 500/- each (Available only after the expiry of the scheme specific lock-in period, if any)

I/We would like to enrol for SWP Scheme

Plan/Option _____

Start Month _____ End Month (optional) ^^ _____ SWP Amount _____ SWP Units _____

SWP date 1st 11th 21st (the date of the month on which you want to withdraw) No. of Installments (Atleast 6) _____ Frequency Monthly Quarterly Semi-annual Annual

5 SYSTEMATIC TRANSFER PLAN (STP) / SWITCH PLAN (SSP) – Atleast 6 Withdrawals of ₹ 500/- each (Available only after the expiry of the scheme specific lock-in period, if any)

I/We would like to transfer _____ units OR ₹ (in figures) _____ Rupees (in words) _____

From : Scheme _____ Plan _____ Option _____

To : Scheme _____ Plan _____ Option _____

Start Month _____ End Month (optional) ^^ _____ No. of Installments (Atleast 6) _____

Frequency Monthly Quarterly Semi-annual Annual STP date 1st 11th 21st (the date of the month on which you want to do STP)

^^ In case if the investor does not specify the end month the SWP/STP shall be active only upto such date that the sufficient funds are available.

6 ASSIGNMENT CLAUSE (Relevant for resident applicant of the Principal Personal Tax Saver Fund and Principal Tax Savings Fund)

I* _____ hereby assign all the benefits that may be payable in the event of my accidental death by the concerning Insurance Company ["Insurer"] under the Insurance Policy arranged by the Company for the investors in Principal Personal Tax Saver Fund / Principal Tax Savings Fund; in favour of :

Name of Assignee Mr/Ms/Mrs _____ Date of Birth DD / MM / YYYY _____

having his/her address at _____ City _____ Pin _____ State _____

Name of Guardian (where the Assignee is a Minor) _____

I further declare that receipt of the benefits, if any, by the above named Assignee shall be sufficient discharge thereof to the Insurer/ Company.

I also confirm having noted the key terms and conditions of the referred accidental death insurance cover as provided in the Scheme Information Document. The decision of the Insurer on any matter related to admissibility of a claim shall be final and binding. Date _____ Place _____ Witness Name _____

Witness Address _____ Witness Signature _____

* Name of the - Sole/First Applicant only in case of an individual applicant, Karta in case of HUF and First Applicant in case of Association of Persons (AOP)/Body of Individuals.

Minor's Relationship _____

It is compulsory for the applicants to furnish details of the assignee for this insurance cover in the space provided for in the application form. Investor may not get covered under insurance if the assignee is not appointed.

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Document/s to the Scheme(s) including the sections on "Prevention of Money Laundering and Know Your Customers". I/We have also read and understood the "Terms and Conditions" vis-à-vis the facility for payment opted by me/us, and "Instructions for filling the Form" and provided in this Application Form and agree to abide by the same. I/We hereby apply to the Trustees of the Principal Mutual Fund (the Mutual Fund) for transaction in the units of the Scheme as indicated above ["the Scheme"] through Systematic Plan(s) and agree to abide by the terms and conditions, of the Scheme and such other Scheme(s) of the Mutual Fund into which my/our investment may be moved pursuant to any instruction received from me/us to Sweep/Switch the units as applicable to my/our investment including any further transaction under the Scheme(s). I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time. I/We hereby confirm that I/We have read and understood the contents on "Third Party Payments" and confirm that the payment for this subscription application has been made from my/our Account or from such accounts as permitted by SEBI / AMFI and provided in the said section on Third Party Payments. Further, relevant declaration and documents as mandated herein have been provided for the mode of my payment.

I/We further confirm that I/We have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.

I/We further confirm that the ARN holder (Broker/Sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us.

I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme(s) of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheques / payment instrument is / are returned unpaid by my/our bank for any reason whatsoever.

I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank account, where AMC has such arrangement with my / our Bank.

Applicable to NRIs only: I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Residents External / Ordinary Account /FCNR Account.

^ Refer Instruction No. 2

SIGNATURES	Signature of 1st Applicant / POA Holder / Guardian	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
		POA Details - Name PAN _____ Enclosed (please <input checked="" type="checkbox"/> PAN <input type="checkbox"/> KYC (Attach copy of PAN & KYC^)	
	Signature of 2nd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
	POA Details - Name PAN _____ Enclosed (please <input checked="" type="checkbox"/> PAN <input type="checkbox"/> KYC (Attach copy of PAN & KYC^)		
Signature of 3rd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	
	POA Details - Name PAN _____ Enclosed (please <input checked="" type="checkbox"/> PAN <input type="checkbox"/> KYC (Attach copy of PAN & KYC^)		

Applicable for Micro SIP: I/We further confirm & declare that I/We do not have any existing Micro SIPs in the scheme(s) of Principal Mutual Fund which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000/-. Further, I/We confirm that where the PAN & KYC acknowledgement letter has not been provided for any unitholder the same is on account of the fact that I/We do not hold PAN as on date.

PLEASE ENSURE THE FOLLOWING DOCUMENTS ARE ENCLOSED (in case the Unitholder has not already provided the same)

For Micro SIP (Refer Instruction No. 2) Ensure that the attested copies of the said documents are attached.	1st Unitholder - Photo ID Document No. _____ Proof of Address Document No. _____
	2nd Unitholder - Photo ID Document No. _____ Proof of Address Document No. _____
	3rd Unitholder - Photo ID Document No. _____ Proof of Address Document No. _____
For other than Micro SIP (For further details please refer Instruction No. 2)	1st Unitholder - <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> KYC Acknowledgement Letter
	2nd Unitholder - <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> KYC Acknowledgement Letter
	3rd Unitholder - <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> KYC Acknowledgement Letter

Principal Mutual Fund
Exchange Plaza, 'B' Wing, 2nd Floor, NSE Building,
Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.
(Not an Official Point of Acceptance)

For investment related enquiries, Investor Grievance please contact:
Principal Mutual Fund
Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg, New Marine Lines,
Mumbai- 400 020. TOLL FREE: 1800 425 5600. Fax: 022-2204 4990.
Email : customer@principalindia.com Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from CVL website, as applicable • Appropriate options are filled • Please mention the Application No., PAN and Name of the First Unitholder on the reverse of the Payment Instrument. • To prevent fraudulent practices investor are urged to make the Payment Instruments favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number" and the same should be crossed "Account Payee Only".

7 SIP AUTO DEBIT - REGISTRATION-CUM-MANDATE FORM FOR ECS (Please note that a minimum 30 days are required to set up Auto Debit)

(Please ✓) New SIP Registration Micro SIP Change in Bank A/c. **Folio No.** **Application No.**

Broker Name & Code: Ganesh S. Shanbhag | ARN - 0988 **Sub-Broker Code:**

Scheme **Plan** **Option**

I / We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) as per the details given herein:

Bank A/c. No. A/c. Type Savings Current NRE NRO Others

Bank Name Branch & City Pin code

Name of 1st Bank A/c holder **MICR Code** This is a 9 digit number next to your Cheque No.

Name of 2nd Bank A/c holder **Mandatory Enclosure** - Blank Cancelled Cheque Copy of Cheque

Name of 3rd Bank A/c holder

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. 5] **Enclose both the following Documents**

Parent/Grand Parent/related person: Name KYC Acknowledgement Letter of the Payer

Employer: Name Custodian: Name Joint Declaration

Each SIP Installment Amount (₹) SIP Start Date Frequency Monthly Quarterly No. of Installment (Atleast 6) Incl. first installment

SIP Period Start From (2nd instalment) End on (Last instalment) Second and subsequent installment dates (the date on which you want to invest for subsequent period) 1st 5th 15th 25th

I/We herein declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS. In case the cheques/ my/our instructions to the Bank are dishonoured or cannot be acted upon, then in such an event the Bank, the AMC and Principal Mutual Fund shall not be held responsible.

Signature of 1st Holder/POA Holder/Guardian **Signature of 2nd Holder/POA Holder** **Signature of 3rd Holder/POA Holder**

Please note Signature(s) should be as it appears on the application form and in the same order. In case, Mode of Holding is joint, all applicants are requested to sign.

Date **(Bank's Stamp)** **Signature of the Authorised Official from the Bank**

FOR BANK USE ONLY (Not to be filled in by Applicant)

Recorded on Customer Ref. No. Recorded by

Scheme Code Credit A/c. No. Bank use Mandate Ref. No.

AUTHORISATION OF THE BANK ACCOUNT HOLDER [to be signed by all the Account Holder(s)]

I / We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) as per the details given herein. I/We have read the relevant Scheme Information Document and Statement of Additional Information and agree to discharge the responsibility expected of me/us as a participant under the concerning scheme(s). I/We will also inform Principal Mutual Fund, about any changes in my/our bank account. Further this is to inform you that, I / we have registered with the RBI's Electronic Clearing Service and that the payment towards my investment in Principal Mutual Fund shall be made from my/our within bank account with your bank. I/We authorise the representative carrying this ECS Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited from my/our account. I/We hereby further authorise Principal Mutual Fund, acting through their authorised service providers to debit my / our bank account by ECS (Debit Clearing) for collection of SIP payments.

1st Account Holder's Signature (As in Bank Records) **2nd Account Holder's Signature (As in Bank Records)** **3rd Account Holder's Signature (As in Bank Records)** **Bank Account Number**

Investors can opt either Auto Debit (ECS) OR Standing Instructions.

8 SIP - DIRECT DEBIT / STANDING INSTRUCTION (SI) FORM

(Please ✓) New SIP Registration Micro SIP Change in Bank A/c. **Folio No.** **Application No.**

Broker Name & Code: **Sub-Broker Code:**

Axis Bank Bank of Baroda Bank of India HDFC Bank ICICI Bank IDBI Bank Indus Ind Bank Kotak Mahindra Bank Punjab National Bank **Branch** **(please select [✓] your concerning Bank & mention the Branch)**

Sub. : Request for maintaining of a Direct Debit / Standing Instruction (SI) for SIP with Principal Mutual Fund

I/We, NAME OF FIRST UNITHOLDER, hereby authorise you to deduct on a monthly/

quarterly basis (as a Direct Debit / SI) from my / our A/c. No. (hereinafter referred as "funding account") for

₹ IN FIGURES (₹ IN WORDS only)

and remit the same to Principal Mutual Fund as per the details given below:

Name of Scheme/Plan/Option :

Direct Debit / SI Date : 1st 5th 15th 25th Frequency : Monthly Quarterly No. of Installment (Atleast 6)

Start Date End Date (All Dates to be mentioned in DD/MM/YYYY format only)

Account Type (Please ✓) : Savings Current Cash Credit NRE NRO Others

Bank Account Number **MICR Code**** This is a 9 digit number next to your Cheque No.

Name of the 1st Bank Account Holder **Name of the 2nd Bank Account Holder** **Name of the 3rd Bank Account Holder**

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. 5] **Enclose both the following Documents**

Parent/Grand Parent/related person: Name KYC Acknowledgement Letter of the Payer

Employer: Name Custodian: Name Joint Declaration

** Please provide the MICR Code of the bank branch from where the ECS is to be effected. **MICR Codes starting or ending with 000 are not valid for ECS.**

I / We understand that the Debit to my / our account will take place at any time on the transaction day (Cycle date) and accordingly I/We undertake to keep sufficient funds in the funding account on the date of execution of Direct Debit / SI. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Principal Pnb Asset Management Company / Principal Mutual Fund or the Bank responsible. I/We understand that if the date of debit to my/ our account happens to be a non Business Day as per the Principal Mutual Fund, allotment of units will happen on the following business day as per the Terms and Conditions listed in the Scheme Information Document of respective Scheme(s) of Principal Mutual Fund. Mandate verification charges, if any, may be debited from my/our account. The above referred Bank(s) shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above referred Bank(s) reasonable control and which has the effect of preventing the performance of the contract by the above referred Bank(s).

First Account Holder's Signature (As in Bank Records) **Second Account Holder's Signature (As in Bank Records)** **Third Account Holder's Signature (As in Bank Records)**

FOR BRANCH USE ONLY (TO BE RETURNED TO PRINCIPAL MUTUAL FUND)

Signature Verified by Approved by BM

For CPU Use only: Maintained on Maintained by

Name of the A/c Holder Account Number

Direct Debit / SI Start Date Direct Debit / SI End Date Next Direct Debit / SI Date Amount

INSTRUCTIONS FOR FILING THE FORM

This application form is for Resident Investors/NRIs etc. who are eligible to invest, and should be completed in English in BLOCK LETTERS & BLACK/BLUE INK only. Any overwriting/ cancellation should be countersigned by the applicants, failing which such application forms shall be liable for rejection. Please tick (✓) in the appropriate box provided.

Please read the terms of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum of the Schemes carefully before filling in the application form. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form for tendering the payment. Application should be for a minimum amount specified for each Scheme/Plan/Option.

- The details of Existing Unitholder(s) including details of bank account, sequence & mode of holding, address and nomination, as registered in the existing Folio number would apply to this investment and the said registered details would prevail over any conflicting information that may be furnished in this form. First Unitholders' name should be as per details in the existing folio no, else it would be liable for rejection. Where mandatory details for eg: PAN/KYC documents, local address in case of FI/NRI/PPIO has not been provided/furnished earlier the same be provided along with this application form. Any changes in details registered with us need to be done vide a separate application request.
- PAN & KYC:** It is mandatory for all existing and prospective Investors (including Joint Holders, Guardians, POAs and NRIs) to submit PAN card copy and copy of Know Your Customer Acknowledgement letter (KYC Letter) issued by CDSI Ventures Limited along with this Form. Investments through Micro Systematic Investment Plans (Micro SIPs) by Individual investors not holding PAN and Investors residing in Sikkim, shall continue to remain exempt from providing KYC Letter, on submission of a duly attested Copy of Valid Identification Document and Proof of Address.
Micro SIP: Pursuant to SEBI's communication to AMFI vide its letter dated June 19, 2009; AMFI has issued guidelines for uniform implementation of the said SEBI letter. In accordance to the same Systematic Investment Plans (SIP) up to ₹ 50,000/- per year per investor ("Micro SIP") shall be exempt from requirement of PAN. However attested photo-copy of other photo identification documents like Voter I.D. Card, Government/Defence Card, Card of reputed Employer, Driving License, Passport etc. should be submitted by the investors (for all joint holders) along with applications as proof of identification in lieu of PAN. Such documents(s) must be current and valid and the photo copy of the same should be self attested by the investor(s)/attested by the ARN holder mentioning the ARN number. This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms and not holding PAN. HUFs and other categories will not be eligible for Micro SIPs.

- The First Unitholder should be one of the Bank Account Holder from which the payment of subscription is being made. Application for subscription should mandatorily mention the payment details i.e. Account no., Bank and Branch name of the bank account used for issuing the payments to the Scheme.
- Investors have the facility to register Multiple Bank Accounts - upto 5 in case of Individuals and upto 10 in case of non-individuals, by filling up and submitting the "Bank Account Registration Form" at any of the OPT. In case of payments received from a Bank Account which is not registered and the first unitholder's name is not preprinted on the payment cheque, unit holder should mandatorily attach supporting documents as required by the fund, like bank certificate, bank passbook copy or statement to prove that the funds are from a bank account held by first unit holder only. If the documents are not submitted with the application, the fund reserves the right to reject the application without any liability whatsoever or call for additional details, at its discretion.
- AMC shall not accept subscriptions with "Third Party Payments" except in the permissible situations like (i) Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) in consideration of natural love and affection or as gift for value not exceeding ₹ 50,000/- for each purchase. However, this limit of ₹ 50000/- will not be applicable for payments made by a Guardian whose name is registered in the records of Principal Mutual Fund for the concerning Folio. (ii) Payment by an Employer on behalf of Employee under Systematic Investment Plans or lumpsum / One time subscription through Payroll deductions or (iii) Custodian on behalf of an FI or a client- KYC acknowledgement letter of the investor and the KYC of the person making the payment is mandatory irrespective of any amount of investment. Additionally, a joint declaration is also required to be submitted.
- In case of Payment through Prefunded Instrument viz. Pay order / Demand Draft/ Banker's Cheque and the like, a certificate from the Bank stating the Name of the Account holders and Account Number which has been debited to issue such instrument OR a copy of acknowledgement from the Bank wherein the instructions to debit the Investor's bank account and name of the Investor as an account holder are available OR copy of pass book/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order must be enclosed. Further, in case of prefunded instrument viz. Pay Order / Demand Draft issued against cash (acceptable for less than ₹ 50,000/- only), a certificate from the Bank stating the Name, Address, Bank Account No. and PAN (if available) of the person who has requested for the Instrument must be enclosed.
- In case of Units held on behalf of Minor - Standing Instructions in the nature of SIP, SWP & STP will be registered only till the date of Minor attaining Majority.
- Where different broker details may be provided in this form, then those (broker details) mentioned on page 1 shall be considered for processing this Application.

TERMS AND CONDITIONS

A. SYSTEMATIC INVESTMENT PLAN

- In accordance with SEBI requirements, SIP Application Form and date of initial Payment Instrument should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque. Thereafter the date of subsequent SIP installment shall be 1st, 5th, 15th or 25th of a particular month ("specified date for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque.
- The subsequent SIP installment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- SIP Auto Debit is available only on 1st, 5th, 15th or 25th of a month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- In case the Auto Debit / PDC / Direct Debit / SI does not take effect for three consecutive times then the SIP would be liable for cancellation. Further, if the first installment of a SIP transaction gets rejected due to the bank account of the Investor being closed, the SIP would be suspended for subsequent SIP transactions and registration will be cancelled for SIP through Auto Debit / PDC/Direct Debit / SI.
- SIP enrolment will be discontinued by Principal Pnb Asset Management Company Pvt. Ltd. (AMC) in case (a) the SIP installment is not honored consecutively for three SIP installments (b) the Bank account (for ECS (Debit Clearing) and / or Direct Debit / Standing Instruction and / or PDCs for direct debit) is closed and the request for change in bank account / Bank Branch is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment. Further, in such cases the balance cheques, if any, will be returned to the unit holder.
- Initial cheque should participate in local MICR clearing or payable at par. If investor has subscribed for SIP, from outstation, then such initial DD has to be payable at the nearest Official Point of Acceptance. Bank charges for outstation demand drafts will be debited to the AMC and will be limited to those stipulated by the Indian Banks Association. The Mutual Fund will not entertain any request for refund of demand draft charges.
- Investors will not hold AMC, Principal Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- (a) If you have not indicated any of your SIP preferences in this Form, the same would be assumed to be as indicated as follows:

SIP Auto Debit Period	Six months
SIP Date	1st of every month (commencing 30 days after the first SIP Investment Date)
SIP frequency	Monthly

- If the SIP details indicated in this form materially vary from the SIP Details indicated in the ECS, the SIP application is liable to be rejected.
- Principal Mutual Fund reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its / their control.
- In case of fresh ECS / Direct Debit / SI Form, Investor has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.
- Cancellation of SIP: Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- Additional SIP: If an investor wants to continue with the existing folio, then the investor has to submit a duly filled and signed SIP form, alongwith the first cheque (if investment is in the new scheme) and one cancelled cheque.
- Change in Bank Account: If an Investor wants to change the Bank Account for further SIP installments, the remaining installments for which this form is being filled should meet the minimum requirements for SIP installments including the earlier SIP installments already paid i.e. Minimum 6 installments of ₹ 500/- each. No other criteria i.e. Scheme, SIP Frequency/ dates is permitted to be changed along with the change in Bank Account in this Form.
- AMC reserves the right to introduce / modify the frequency for SIP / SWP / STP

B. SIP AUTO DEBIT (ECS)/DIRECT DEBIT/SI/PDCS FORM

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities where the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form is completed in all respect and signed by all the applicants.
- Bank account details are correctly and completely furnished including the 9 Digit MICR Code which is mandatory for SIPs through ECS. 9 digit Branch MICR code to be mentioned on the SIP form. For payable at par cheques applicant need to mention the bank branch MICR no. on the SIP application form. If MICR code starts with 000 and end with 000 then investor should confirm the 9 digit MICR code with his / her bank.
- The Name & Signature of investors on main application form & ECS application form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & ECS Forms.
- In order to prevent fraudulent practices, Investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "Name of the Scheme A/c, First Investor Name" OR "Name of the Scheme A/c, Permanent Account Number" OR "Name of the Scheme A/c, Folio Number".
- Application number is mentioned on the reverse of the Payment Instrument.

POST-DATED CHEQUES (PDCs) - PLEASE ENSURE THAT - :

- The investor signs all PDCs and the application form is completed in all respect and signed by all the applicants.
- All PDCs should be of every month's same day i.e. 1st, 5th, 15th or 25th of same bank account and for all schemes each SIP cheque should have a minimum investment amount of ₹ 500 and a minimum of 6 installments.

- Dishonored cheque(s) may not be presented again for collection.
- Currently there are above 625 locations where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations.

DIRECT DEBIT / STANDING INSTRUCTIONS (SI) - PLEASE ENSURE THAT - :

- Investors having account with above bank(s) and interested in SIP can apply by filling up the ECS form.
- Any correction made on the Direct Debit / SI form should be signed by the investors otherwise the same will be rejected by the bank(s).
- Investors wishing to discontinue the Direct Debit / SI should give Direct Debit / SI discontinuity letter and the same should be submitted at least 15 working days prior to the next Direct Debit / SI date.
- For Direct Debit / SI form with any of the above referred bank(s), please request for the same.

C. DETAILED PROCESS - FOR DIRECT DEBIT / STANDING INSTRUCTIONS (SI) - SIP

We have tied up with the following Bank(s) to facilitate Direct Debit / SI for Systematic Investment Plan (SIP) when investing in Principal Mutual Fund: • ICICI Bank • HDFC Bank • Bank of Baroda • Bank of India • Punjab National Bank • IDBI Bank • Kotak Mahindra Bank • Indus Ind Bank • Axis Bank

The investor's bank account directly gets debited for the specified amount on the specified date and the period either monthly or quarterly and the Principal Mutual Funds (PMF's) account gets credited for the same amount.

Features of the Direct Debit / SI SIP

- This Direct Debit / SI SIP option is available to investors having bank account with any of the above referred Bank(s).
- In case the date selected by the investor happens to be a non-Business day for the AMC, the AMC will allot Units based on the NAV based prices prevailing on the immediate next Business Day.
- In case the date selected by the investor happens to be a non-working day for the Bank(s), the Bank(s) will debit the customers account on the next working day.
- Please note that minimum 30 days are required to set up Direct Debit / SI for SIP.

Features of the Direct Debit / SI SIP - Outstation locations

As Direct Debit / SI SIP of the above referred Bank(s) is available at all their branches, there are many locations where we do not have an AMC branch to accept the application as a local application. For such outstation locations the Direct Debit / SI SIP application with a DD / Payable at Par cheque towards its first Direct Debit / SI should be sent to our nearest AMC location and the date of the time stamp at such AMC location would be considered as date of acceptance of the application. NAV as per the prevailing SEBI (Mutual Funds) Regulations, 1996 will be applicable. The application should reach your nearest AMC location before the first Direct Debit / SI SIP date mentioned on the application form.

Requirements for Direct Debit / SI SIP:

- Direct Debit / SI form to be completely filled and signed by the investor(s) along with cheque for the first SIP
- The proposed investor(s) should have the bank account with any one of the following Banks: • ICICI Bank • HDFC Bank • Bank of Baroda • Bank of India • Punjab National Bank • IDBI Bank • Kotak Mahindra Bank • Indus Ind Bank • Axis Bank
- There should be a specific amount and one specific date ticked in Direct Debit / SI form - Form with multiple ticks shall be rejected.
- The period of SIP should be clearly defined in the Direct Debit / SI form with the start date and end date of the SIP.
- Investors to mention the first Direct Debit / SI date on the Direct Debit / SI form and not the 1st Cheque date eg: if the investor starts the SIP from 15th May 2011 with the first cheque dated 15th May 2011 then the Direct Debit / SI form should have the Direct Debit / SI starting date as 15th Jun 2011 upto the end date.

Rejections from the Bank(s) will be for following reasons:-

- Photocopy of the Direct Debit / SI form will be rejected 2. Signature of the investor(s) missing / does not tally with the signature in the bank's records. 3. Relevant alteration in the Direct Debit / SI form not counter signed by the account holder. 4. Incomplete form and mutilated forms and multiple ticks by the investor when selecting a field / option.

Where an investor may have filled / provided relevant data under both the Forms [Auto Debit (ECS) OR Standing Instructions], the AMC/Fund shall process the transaction for investments through either of the two facility depending upon the Bank and location available or as may be decided by AMC/Fund at its sole discretion.

D. SYSTEMATIC WITHDRAWAL PLAN

- The unitholder has an option to select 1st, 11th or 21st day of the month on which the Systematic Withdrawal is to be made and for all schemes SWP request should be for a minimum of 6 installments of ₹ 500/- each.
- The unitholder may set up a SWP on a monthly, quarterly, semi-annual or annual basis to:
 - Redeem a fixed number of units
 - Redeem a fixed amount
- The Unitholder can select to opt for SWP by providing Fixed Number of Units or Amount. Where in the Application form, the Unitholder states both Number of Units and Amount, in terms of the SID, the Rupee amount shall be considered for the purpose of SWP.
- Once the unitholder sets up a Systematic Withdrawal Facility, the plan would continue until:
 - The unitholder instructs the Fund to stop periodic withdrawal in writing; or
 - The unitholder's account balance is zero
 - On expiry of the time/period specified by the unitholder

E. SYSTEMATIC TRANSFER PLAN

- The unitholder has an option to select 1st, 11th or 21st day of the month on which the STP is to be made.
- The unitholder may set up a STP on a monthly, quarterly, semi-annual or annual basis to exchange a fixed number of units and/or amount in one scheme to another scheme or one plan/option to another.
- For all schemes STP request should be for a minimum of 6 installments of ₹ 500/- each.
- Once the unitholder sets up a Systematic transfer facility, the plan would continue until:
 - the unitholder instructs the Fund to stop periodic switching in writing; or
 - the unitholder's account balance is zero
 - On expiry of the time/period specified by the unitholder
- The Unitholder should have necessary STP amount as stated in the application form in the folio from where the STP is intended to be set up.
- The STP amount should meet the minimum application amount of the Scheme to which the STP is intended to be set up.

PRINCIPAL SYSTEMATIC INVESTMENT PLAN (SIP)

Principal

Mutual Funds

HAVE YOU SAVED ENOUGH FOR A RAINY DAY?



Application Form (For Investments only through SIP)

Application No. _____

FOR NEW APPLICANTS ONLY.

In case of Applications received on behalf of Minor - Standing Instructions in the nature of SIP will be registered only till the date of Minor attaining Majority.

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
Ganesh S. Shanbhag ARN - 0988					

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

1 APPLICANT DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT Mr. Ms [Note: No Joint holding permitted in case of minor applicant - *Refer Instruction no. B(11)]

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth (Mandatory for Minor Applicant - *Enclose Supporting Document) D D M M Y Y Y Y PAN

For #Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

STATUS - Resident Individual NRI / PIO / FI Partnership Firm BOI Minor Bank / FI Society/Club Trust Company Others (Please specify) _____

Guardian (Mandatory for Minor Applicant) / POA Holder / Contact Person (In case of non-individual Investors - PAN & KYC not required for contact person) Mr. Ms

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y PAN

Relationship with Minor Applicant Father Mother Legal Guardian [Note: *Enclose Supporting Document]

NAME OF THE SECOND APPLICANT Mr. Ms

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y PAN

For #Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

NAME OF THE THIRD APPLICANT Mr. Ms

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y PAN

For #Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

Kindly ensure that Copy of PAN & KYC Acknowledgement Letter are enclosed to your Application Form as per Instruction No. D. # For details on Micro SIP refer instruction No. D.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

L A N D M A R K

City State Country Pin Code

OVERSEAS ADDRESS (in case the First Applicant is NRI/PIO) [P.O. Box Address is not sufficient] {Refer Instruction No. B(6)}

City State Country Zip Code

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone O R Fax

Mobile I / We wish to receive updates via SMS on my mobile (Please)

e-mail I N B L O C K L E T T E R S

I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please] Account Statement Newsletter Annual Report All Statutory Returns / Information

IF APPLICANT IS A NON-RESIDENT

NRI (Repatriable) FI (Repatriable) NRI Minor (Repatriable)

PIO NRI (Non Repatriable) NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please)

Business Service Profession Retired Agriculture

House Wife Student Others (Please specify) _____

MODE OF HOLDING (Please) Single Jointly Either / Anyone or Survivor (Default Option : Jointly)

2 DOCUMENTS ENCLOSED (Please)

MOA & AOA Trust Deed Bye-Laws Partnership Deed Resolution / Authorisation to invest List of Authorised Signatories with Specimen Signature(s) POA

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant) ARN No: _____ Application No: _____

Received from _____ Dated: D D / M M / Y Y

Cheque / DD No. _____

Drawn on Bank & Branch _____

Scheme / Plan / Option _____

Amount ₹ _____

Please Note : All purchases are subject to realisation of payment instrument

Signature, Stamp & Date

3 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form

Equity / Balanced & Fund of Funds Schemes

- Principal Growth Fund Principal Dividend Yield Fund Principal Global Opportunities Fund
 Principal Index Fund Principal Large Cap Fund Principal Services Industries Fund
 Principal Emerging Bluechip Fund Principal Balanced Fund Principal SMART Equity Fund
 Principal Conservative Growth Fund

- Growth
 Dividend
 Payout Reinvest Sweep

ELSS Principal Personal Tax Saver Fund Principal Tax Savings Fund

Debt / Liquid Schemes

- Principal Government Securities Fund
 Principal Income Fund - Long Term Plan
 Principal Near-Term Fund - Conservative Plan
 Principal Cash Management Fund*
 Principal Money Manager Fund*
 Principal Near-Term Fund - Moderate Plan*
 Principal Ultra Short Term Fund Principal Income Fund - Short Term Plan
 Principal Monthly Income Plan - MIP MIP Plus

- Growth Dividend - Payout Reinvest Sweep
 Dividend Frequency - Quarterly Annual
 Growth Dividend -
 Dividend Frequency / Facility - Daily Weekly - Reinvest
 Monthly - Payout Reinvest Sweep
 Growth Dividend - Payout Reinvest Sweep
 Dividend Frequency - Monthly
 Growth - Accumulation Growth - AEP
 Dividend - Payout Reinvest Sweep
 Dividend Frequency - Monthly Quarterly

Sweep to Scheme _____ Plan _____ Option _____

* SIP not available
(In case of Sweep Facility, please ensure to fulfill the minimum investment criteria in the new Scheme)

4 REGISTRATION THROUGH POST DATED CHEQUES

*First SIP Cheque No. _____ (Note: Cheque should be drawn from Bank A/c details provided below)
 Account Type (Please ✓) Savings Current NRE NRO FCNR NRSR Others _____ MICR Code _____ This is a 9 digit number next to your Cheque No. _____
 Cheque issued from Bank A/c. No. _____ Name of 1st Bank A/c holder _____
 Bank Name _____ Name of 2nd Bank A/c holder _____
 Branch & City _____ Pin code _____ Name of 3rd Bank A/c holder _____

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. C]

Parent/Grand Parent/related person: _____ Name _____
 Employer: _____ Name _____ Custodian: _____ Name _____

Enclose both the following Documents
 • KYC Acknowledgement Letter of the Payer & Payee
 • Joint Declaration

2nd and subsequent Installments: No. of Cheques _____ {Atleast 6**
 {Incl. first installment} Amount Per Cheque ₹ _____ Total Amount ₹ _____
 Frequency Monthly Quarterly 2nd and subsequent installment Cheque Nos. From _____ To _____
 Second and subsequent installment month _____ SIP Date 1st 5th 15th 25th (the date on which you want to invest)

*Please mention the Application No., PAN and Name of the First Unitholder on the reverse of the cheque. ** Cheques to be dated as per the SIP date selected

Investors who wish to invest through Auto Debit (ECS) OR through Standing Instructions - please fill section 9 or 10 respectively. Either Auto Debit (ECS) OR Standing Instructions can be selected.

5 BANK ACCOUNT DETAILS (Mandatory) [Refer Instruction No. C]

Bank Name (Do not abbreviate) _____
 Account No. _____ Branch / City _____
 (Please provide the full account number)
 Branch Address _____ Pin Code _____
 Account Type (Please ✓) For Residents Savings Current For Non-Resident NRO NRE Repatriable Non-Repatriable Others _____
 MICR Code* _____ This is a 9 digit number next to your Cheque No. _____
 Only for IFSC* _____ NEFT* _____
 RTGS* Code _____
 Essential Enclosures : (For Direct Credit) _____ [* indicates - Mandatory]
 Blank cancelled cheque Copy of cheque

6 ASSIGNMENT CLAUSE (Relevant for resident applicant of the Principal Personal Tax Saver Fund and Principal Tax Savings Fund)

I* _____ hereby assign all the benefits that may be payable in the event of my accidental death by the concerning Insurance Company ["Insurer"] under the Insurance Policy arranged by the Company for the investors in Principal Personal Tax Saver Fund / Principal Tax Savings Fund; in favour of :

Name of Assignee Mr/Ms/Mrs _____ Date of Birth DD / MM / YYYY
 having his/her address at _____ City _____ Pin _____ State _____

Name of Guardian (where the Assignee is a Minor) _____

I further declare that receipt of the benefits, if any, by the above named Assignee shall be sufficient discharge thereof to the Insurer/ Company.

I also confirm having noted the key terms and conditions of the referred accidental death insurance cover as provided in the Scheme Information Document. The decision of the Insurer on any matter related to admissibility of a claim shall be final and binding. Date _____ Place _____ Witness Name _____

Witness Address _____ Witness Signature _____

* Name of the - Sole/First Applicant only in case of an individual applicant, Karta in case of HUF and First Applicant in case of Association of Persons (AOP)/Body of Individuals.

Minor's Relationship _____

It is compulsory for the applicants to furnish details of the assignee for this insurance cover in the space provided for in the application form. Investor may not get covered under insurance if the assignee is not appointed.

... continued overleaf



Principal Mutual Fund

Exchange Plaza, 'B' Wing, 2nd Floor, NSE Building,
 Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.
 (Not an Official Point of Acceptance)

For investment related enquiries, Investor Grievance please contact:

Principal Mutual Fund
 Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg, New Marine Lines,
 Mumbai- 400 020. TOLL FREE: 1800 425 5600. Fax: 022-2204 4990.
 Email : customer@principalindia.com Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from CVL website, as applicable • Appropriate options are filled • Please mention the Application No., PAN and Name of the First Unitholder on the reverse of the Payment Instrument. • To prevent fraudulent practices investor are urged to make the Payment Instruments favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number" and the same should be crossed "Account Payee Only". • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

8 SIP AUTO DEBIT - REGISTRATION-CUM-MANDATE FORM FOR ECS (Please note that a minimum 30 days are required to set up Auto Debit)

Broker Name & Code: Ganesh S. Shanbhag | ARN - 0988 Sub-Broker Code: Application No.

Scheme Plan Option

(i) Investment Amount (₹) (ii) DD Charges (₹) Net Amount (₹) (i)+(ii)

Mode of Payment (Please ✓) Cheque DD# *First SIP Cheque/DD No. (Note: Cheque/DD should be drawn from Bank A/c details provided below)

Account Type (Please ✓) Savings Current NRE NRO FCNR NRSR Others MICR Code This is a 9 digit number next to your Cheque No.

Cheque/DD issued from Bank A/c No. Name of 1st Bank A/c holder

Bank Name Name of 2nd Bank A/c holder

Branch & City Pin code Name of 3rd Bank A/c holder

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. C] Enclose both the following Documents

Parent/Grand Parent/related person: Name KYC Acknowledgement Letter of the Payer & Payee

Employer: Name Custodian: Name Joint Declaration

Each SIP Amount (₹) SIP Start Date D D M M Y Y Y Y Frequency Monthly Quarterly No. of Installment (Atleast 6 Incl. first installment)

SIP Period Start From (2nd instalment) M M Y Y End on (Last instalment) M M Y Y Second and subsequent installment dates 1st 5th 15th 25th (the date on which you want to invest for subsequent period)

In case of payment through DD/Pay order it is mandatory to enclose Declaration / Acknowledgement from Bank Mandatory Enclosure - Blank Cancelled Cheque Copy of Cheque

*Please mention the Application No., PAN and Name of the First Unitholder on the reverse of the Cheque / DD. First Investment in SIP vide a cheque and subsequent investments via Auto Debit, available in selected cities only.

I/We herein declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS. In case the cheques/ my/our instructions to the Bank are dishonoured or cannot be acted upon, then in such an event the Bank, the AMC and Principal Mutual Fund shall not be held responsible.

Signature of 1st Holder/POA Holder/Guardian Signature of 2nd Holder/POA Holder Signature of 3rd Holder/POA Holder

Please note Signature(s) should be as it appears on the application form and in the same order. In case, Mode of Holding is joint, all applicants are requested to sign.

Date D D M M Y Y Y Y (Bank's Stamp) Signature of the Authorised Official from the Bank

FOR BANK USE ONLY (Not to be filled in by Applicant)

Recorded on D D M M Y Y Y Y Customer Ref. No. Recorded by

Scheme Code Credit A/c No. Bank use Mandate Ref. No.

AUTHORISATION OF THE BANK ACCOUNT HOLDER [to be signed by all the Account Holder(s)]

I/We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) as per the details given herein. I/We have read the relevant Scheme Information Document and Statement of Additional Information and agree to discharge the responsibility expected of me/us as a participant under the concerning scheme(s). I/We will also inform Principal Mutual Fund, about any changes in my/our bank account.

Further this is to inform you that, I/ we have registered with the RBI's Electronic Clearing Service and that the payment towards my investment in Principal Mutual Fund shall be made from my/our within bank account with your bank.

I/We authorise the representative carrying this ECS Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited from my/our account. I/We hereby further authorise Principal Mutual Fund, acting through their authorised service providers to debit my / our bank account by ECS (Debit Clearing) for collection of SIP payments.

1st Account Holder's Signature (As in Bank Records) 2nd Account Holder's Signature (As in Bank Records) 3rd Account Holder's Signature (As in Bank Records) Bank Account Number

Investors can either opt for Auto Debit (ECS) OR Standing Instructions.

9 SIP - DIRECT DEBIT / STANDING INSTRUCTION (SI) FORM (First Investment in SIP vide a cheque and subsequent investments via Auto Debit, available in selected cities only.)

Broker Name & Code: Ganesh S. Shanbhag | ARN - 0988 Sub-Broker Code: Application No.

Axis Bank Bank of Baroda Bank of India HDFC Bank ICICI Bank IDBI Bank Indus Ind Bank

Kotak Mahindra Bank Punjab National Bank Branch (please select [✓] your concerning Bank & mention the Branch)

Sub. : Request for maintaining of a Direct Debit / Standing Instruction (SI) for SIP with Principal Mutual Fund

I/We, NAME OF FIRST UNITHOLDER, hereby authorise you to deduct on a monthly/

quarterly basis (as a Direct Debit / SI) from my / our A/c No. (hereinafter referred as "funding account") for

₹ IN FIGURES (₹ IN WORDS only)

and remit the same to Principal Mutual Fund as per the details given below:

Name of Scheme/Plan/Option : Direct Debit / SI Date : 1st 5th 15th 25th Frequency : Monthly Quarterly No. of Installment (Atleast 6)

Start Date D D M M Y Y Y Y End Date D D M M Y Y Y Y (All Dates to be mentioned in DD/MM/YYYY format only)

Account Type (Please ✓) : Savings Current Cash Credit NRE NRO Others

Bank Account Number : MICR Code** This is a 9 digit number next to your Cheque No.

Name of the 1st Bank Account Holder : Name of the 2nd Bank Account Holder : Name of the 3rd Bank Account Holder :

** Please provide the MICR Code of the bank branch from where the ECS is to be effected. MICR Codes starting or ending with 000 are not valid for ECS.

I/We understand that the Debit to my / our account will take place at any time on the transaction day (Cycle date) and accordingly I/We undertake to keep sufficient funds in the funding account on the date of execution of Direct Debit / SI. I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Principal Pnb Asset Management Company / Principal Mutual Fund or the Bank responsible. I/We understand that if the date of debit to my/ our account happens to be a non Business Day as per the Principal Mutual Fund, allotment of units will happen on the following business day as per the Terms and Conditions listed in the Scheme Information Document of respective Scheme(s) of Principal Mutual Fund. Mandate verification charges, if any, may be debited from my/our account. The above referred Bank(s) shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above referred Bank(s) reasonable control and which has the effect of preventing the performance of the contract by the above referred Bank(s).

First Account Holder's Signature (As in Bank Records) Second Account Holder's Signature (As in Bank Records) Third Account Holder's Signature (As in Bank Records)

FOR BRANCH USE ONLY (TO BE RETURNED TO PRINCIPAL MUTUAL FUND)

Signature Verified by Approved by BM

For CPU Use only: Maintained on Maintained by

Name of the A/c Holder Account Number

Direct Debit / SI Start Date Direct Debit / SI End Date Next Direct Debit / SI Date Amount

TERMS AND CONDITIONS

1. SYSTEMATIC INVESTMENT PLAN (SIP)

- In accordance with SEBI requirements, SIP Application Form and date of initial Payment Instrument should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque. Thereafter the date of subsequent SIP installment shall be 1st, 5th, 15th or 25th of a particular month ("specified date for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque.
- The subsequent SIP installment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- SIP Auto Debit is available only on 1st, 5th, 15th or 25th of a month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- In case the Auto Debit / PDC / Direct Debit / SI does not take effect for three consecutive times then the SIP would be liable for cancellation. Further, if the first installment of a SIP transaction gets rejected due to the bank account of the Investor being closed, the SIP would be suspended for subsequent SIP transactions and registration will be cancelled for SIP through Auto Debit / PDC / Direct Debit / SI.
- SIP enrolment will be discontinued by Principal Pnb Asset Management Company Pvt. Ltd. (AMC) in case [a] the SIP installment is not honored consecutively for three SIP installments [b] the Bank account [for ECS (Debit Clearing) and / or Direct Debit / Standing Instruction and / or PDCs for direct debit] is closed and the request for change in bank account / Bank Branch is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment. Further, in such cases the balance cheques, if any, will be returned to the unit holder.
- Initial cheque should participate in local MICR clearing or payable at par. If investor has subscribed for SIP, from outstation, then such initial DD has to be payable at the nearest Official Point of Acceptance. Bank charges for outstation demand drafts will be debited to the AMC and will be limited to those stipulated by the Indian Banks Association. The Mutual Fund will not entertain any request for refund of demand draft charges.
- Investors will not hold AMC, Principal Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- (a) If you have not indicated any of your SIP preferences in the Common Application Form & in this Form, the same would be assumed to be as indicated as follows :

SIP Auto Debit Period	Six months
SIP Date	1st of every month (commencing 30 days after the first SIP Investment Date)
SIP frequency	Monthly
- (b) If the SIP details indicated in this form materially vary from the SIP Details indicated in the ECS, the SIP application is liable to be rejected.
- Principal Mutual Fund reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its / their control.
- In case of fresh ECS / Direct Debit / SI Form, Investor has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.
- Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- Additional SIP : If an investor wants to continue with the existing folio, then the investor has to submit a duly filled and signed SIP form, alongwith the first cheque (if investment is in the new scheme) and one cancelled cheque.
- AMC reserves the right to introduce / modify the frequency for SIP / SWP / STP

2. SIP AUTO DEBIT (ECS)/DIRECT DEBIT/SI/PDCS FORM

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities were the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form is completed in all respect and signed by all the applicants.
- Bank account details are correctly and completely furnished including the 9 digit MICR Code which is mandatory for SIPs through ECS. 9 digit Branch MICR code to be mentioned on the SIP form. For payable at par cheques applicant need to mention the bank branch MICR no. on the SIP application form. If MICR code starts with 000 and end with 000 then investor should confirm the 9 digit MICR code with his / her bank.
- The Name & Signature of investors on main application form & ECS application form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & ECS Forms.
- In order to prevent fraudulent practices, Investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number".
- Application number is mentioned on the reverse of the Payment Instrument.

POST-DATED CHEQUES (PDCs) - PLEASE ENSURE THAT - :

- The investor signs all PDCs
- The application form is completed in all respect and signed by all the applicants.
- All PDCs should be of every month's same day i.e. 1st, 5th, 15th or 25th of same bank account.
- Dishonored cheque(s) may not be presented again for collection.
- Currently there are above 625 locations where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations.
- For all schemes each SIP cheque should have a minimum investment amount of ₹ 500/- and a minimum of 6 installments.

DIRECT DEBIT / STANDING INSTRUCTIONS (SI) - PLEASE ENSURE THAT - :

- Investors having account with above bank(s) and interested in SIP can apply by filling up the ECS form.
- Any correction made on the Direct Debit / SI form should be signed by the investors otherwise the same will be rejected by the bank(s).
- Investors wishing to discontinue the Direct Debit / SI should give Direct Debit / SI discontinuity letter and the same should be submitted at least 15 working days prior to the next Direct Debit / SI date.
- For Direct Debit / SI form with any of the above referred bank(s), please request for the same.

3. DETAILED PROCESS - FOR DIRECT DEBIT / STANDING INSTRUCTIONS (SI) - SIP – INTRODUCTION

We have tied up with the following Bank(s) to facilitate Direct Debit / SI for Systematic Investment Plan (SIP) when investing in Principal Mutual Fund: • ICICI Bank • HDFC Bank • Bank of Baroda • Bank of India • Punjab National Bank • IDBI Bank • Kotak Mahindra Bank • Indus Ind Bank • Axis Bank

The investor's bank account directly gets debited for the specified amount on the specified date and the period either monthly or quarterly and the Principal Mutual Funds (PMF's) account gets credited for the same amount.

Features of the Direct Debit / SI SIP

- This Direct Debit / SI SIP option is available to investors having bank account with any of the above referred Bank(s).
- In case the date selected by the investor happens to be a non-Business day for the AMC, the AMC will allot Units based on the NAV based prices prevailing on the immediate next Business Day.
- In case the date selected by the investor happens to be a non-working day for the Bank(s), the Bank(s) will debit the customers account on the next working day.
- Please note that minimum 30 days are required to set up Direct Debit / SI for SIP.

Features of the Direct Debit / SI SIP - Outstation locations

As Direct Debit / SI SIP of the above referred Bank(s) is available at all their branches, there are many locations where we do not have an AMC branch to accept the application as a local application. For such outstation locations the Direct Debit / SI SIP application with a DD / Payable at Par cheque towards its first Direct Debit / SI should be sent to our nearest AMC location and the date of the time stamp at such AMC location would be considered as date of acceptance of the application. NAV as per the prevailing SEBI (Mutual Funds) Regulations, 1996 will be applicable. The application should reach your nearest AMC location before the first Direct Debit / SI SIP date mentioned on the application form.

Requirements for Direct Debit / SI SIP:

- Direct Debit / SI form to be completely filled and signed by the investor(s) along with cheque for the first SIP
- The proposed investor(s) should have the bank account with any one of the following Banks:
 - ICICI Bank • HDFC Bank • Bank of Baroda • Bank of India • Punjab National Bank • IDBI Bank
 - Kotak Mahindra Bank • Indus Ind Bank • Axis Bank
- There should be a specific amount and one specific date ticked in Direct Debit / SI form - Form with multiple ticks shall be rejected.
- The period of SIP should be clearly defined in the Direct Debit / SI form with the start date and end date of the SIP.
- Investors to mention the first Direct Debit / SI date on the Direct Debit / SI form and not the 1st Cheque date eg : if the investor starts the SIP from 15th Dec 2010 with the first cheque dated 15th Dec 2010 then the Direct Debit / SI form should have the Direct Debit / SI starting date as 15th Jan 2011 upto the end date.

Rejections from the Bank(s) will be for following reasons:-

- Photocopy of the Direct Debit / SI form will be rejected
- Signature of the investor(s) missing / does not tally with the signature in the bank's records.
- Relevant alteration in the Direct Debit / SI form not counter signed by the account holder.
- Incomplete form and mutilated forms.
- Multiple ticks by the investor when selecting a field / option.

Where an Investor may have filled /provided relevant data under both the Forms [Auto Debit (ECS) OR Standing Instructions], the AMC/Fund shall process the transaction for investments through either of the two facility depending upon the Bank and location available or as may be decided by AMC/Fund at its sole discretion.

INSTRUCTIONS FOR FILING THE FORM

This application form is for Resident Investors/NRIs etc., and should be completed in English in BLOCK LETTERS & BLACK/BLUE INK only. Any overwriting/cancellation should be countersigned by the applicants, failing which such application forms shall be liable for rejection. Please tick (✓) in the appropriate box provided.

Please read the terms of the Scheme Information Document of the Schemes carefully before filling in the application form. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form for tendering the payment. Application should be for a minimum amount specified for each Scheme/Plan/Option.

(A) PAYMENT PROCEDURE

Resident Investor: Resident Investors may submit payment for units by cheque/demand draft, payable locally and drawn on any bank which is a member of the Bankers Clearing House located at the place where the application form is submitted.

To prevent fraudulent practices investor are urged to make the Payment Instruments favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number" and the same should be crossed "Account Payee Only".

Payment Procedures for NRIs

Repatriation Basis: Payments may be made through Indian Currency Cheques/Demand Drafts. NRI applications can also be made by submitting payments through demand drafts purchased from FCNR bank accounts or cheques drawn on NRE accounts. All cheques/drafts should be locally payable at any of the Official Point of Acceptance. All applications must be accompanied with a FIRC.

Non-Repatriation Basis: In case of NRIs seeking to apply for units on a non-repatriation basis, payments shall be made by cheques/demand drafts drawn out of NRO (Non-Resident Ordinary) accounts.

Payment Procedure - FIs

FIs may pay their subscription amounts by direct remittance from abroad or out of their special Non-Resident Rupee Accounts maintained with a designated bank branch in India or as may be permitted under Law. All cheques/drafts should be payable in Mumbai. Applications by FIs should be submitted only to the Official Point of Acceptance of the Asset Management Company in Mumbai.

Payment Procedure - General

- The Asset Management Company will not accept cash / stockinvests / money order/postal order/ credit card/ post dated account-to-account transfer instructions / post dated cheques (except through SIP) for subscriptions.
- Bank charges for outstanding demand drafts will be debited to the AMC and will be limited to those stipulated by the Indian Banks Association. The Mutual Fund will not entertain any request for refund of demand draft charges.
- In case an applicant is located in a place where there is no designated Official Point of Acceptance / Investor Service Centres, the completed application form with a Bank Draft/Pay Order payable at such Official Point of Acceptance for the investment amount (net of Demand Draft charges) may be forwarded to the nearest designated Official Point of Acceptance. Please note that Outstanding Demand Draft that are not payable at a par at the concerning Official Point of Acceptance where the application is submitted, will not be accepted.

(B) APPLICATION DETAILS

1. This Application Form should be filled in only by New Applicants. Existing Unit holders are requested to fill up a separate Form for Systematic Plans. Such Application Form is available at any of our Investor Service Centre or can be downloaded from www.principalindia.com.

2. If the Broker Name & Code is left blank, the application shall be treated as direct.
3. Broker details as mentioned on page 1 of the Application Form shall be treated as the Broker Code for Investment through Auto Debit / Standing Instructions also.

4. Please write application serial number and name on the reverse of the cheque/demand draft.

5. The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).

6. In case the investor is a NRI/FII, an overseas address should also be provided, along with the local address. However, all correspondence shall be at the local address.

7. If the account has more than one (upto three) Unitholder, the account will be registered either as "joint" or "either/anyone or survivor" basis, as specified. If nothing is specified the default mode of holding will be "joint".

8. It is expressly understood that the investor/Unitholder has the express authority from the relevant constitution to invest in units of the Fund and the AMC/Trustee/Fund would not be responsible if the investment is ultravires the relevant constitution.

9. All communications and payments will be made to the first applicant or to the Karta in case of HUF (Where the HUF is the first applicant).

10. Signatures should be in English or in any Indian language as specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership firms, the authorised Partner will sign on behalf of the firm. Similarly, for the Association of Persons (AOP), the application must be signed by the Authorised Signatory.

11. **Minor Applicants:** (a) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder. (b) Only Natural Guardian (i.e. Father or Mother) or Court Appointed Legal Guardian shall be permitted. (c) As a mandatory requirement a photocopy of Supporting document evidencing relationship of Guardian with Minor and Date of Birth of Minor is to be submitted along with the Application Form. Such Document can be a copy of Birth Certificate of the Minor, School Leaving Certificate / Mark sheet issued by Higher Secondary Board of Respective States, ICSE, CBSE etc. or Passport of the Minor or such other suitable proof evidencing the relationship with the Minor and the date of birth, duly attested by a Gazetted Officer or Bank Manager. (d) In case of Legal Guardian, supporting documentary evidence shall be submitted duly attested by a Gazetted Officer or Bank Manager. (e) To facilitate the processing of redemption requests, Investors are advised to ensure that the Guardian to the Minor Account / Folio and to the Bank Account - as provided are one and the same person. (f) Minor Applicants are not eligible to Nominate. (g) Effective the date of Minor attaining Majority, no financial and non-financial transactions including fresh registration of Systematic Investment Plans (SIPs), Systematic Transfer Plans (STPs), Systematic Withdrawal Plans (SWPs) etc. shall be permitted, till such time a duly filled in "Service Request Form" along with mandatory enclosures are duly received at the OPT and status of the Folio/Account is updated from "Minor" to "Major" by the AMC/Registrar. Further information/ requirements in this regard are provided on www.principalindia.com or you may also visit any of our OPT nearest to you.

12. In case of an application under a Power of Attorney or by a limited company, body corporate, registered society, Trust or partnership, the relevant power of attorney or the relevant resolution of authority to make the application or the Trust Deed or Partnership Deed as the case may be, or duly certified copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws should be submitted along with the Application Form.

(C) BANK DETAILS

This requirement is mandatory and applications without complete bank details are liable to be rejected. The Mutual Fund/Asset Management Company will not be responsible for any loss arising out of fraudulent encashment of cheques and delay/loss in transit.

For Minor Applicants, to facilitate the processing of redemption requests, Investors are advised to ensure that the Guardian to the Minor Account / Folio and to the Bank Account - as provided are one and the same person.

(I) **Third Party Payments:** Asset management Companies (AMCs) shall not accept subscriptions with *Third-Party payments except in the following exceptional situations:

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment). However, this limit of ₹ 50000 will not be applicable for payments made by a Guardian whose name is registered in the records of Principal Mutual Fund for the concerning Folio.
- Payment by Employer on behalf of employee under Systematic Investment Plans OR lumpsum / one time subscription, through Payroll deductions.
- Custodian on behalf of an FII or a client.

*Third Party Payment shall mean those payment made through instruments issued from an account other than that of the beneficiary investor. However, in case of payments from a joint bank account, the first holder of the mutual fund folio should be one of the joint holders of the bank account from which payment is made.

In case of exceptional situations as above, additional documents shall be mandatorily enclosed along with the Subscription Application:

- KYC acknowledgement letter for Investor (Guardian in case of minor) and the person making the payment.
- "Third Party Declaration Form" from the Investor and the person making the payment, giving details of the bank account from which the payment is made and the relationship with the beneficiary.

Investor along with the subscription application must provide the details of his pay-in bank account (i.e. account from which a subscription

payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). In case an investor has multiple bank accounts, he should register them with the AMC (refer section here below on "Multiple Bank Accounts"). Only Pay-in from such registered bank accounts shall be treated as First party payments.

Additionally, in case of following mode of payments below stated documents should be enclosed with the subscription application:

a) **Demand Draft / Pay Order, Banker's Cheque and the like:** Certificate from the Issuing Banker, stating the Account holder's name and the Account number which has been debited for issue of such instrument.

As directed by AMFI, a copy of acknowledgement from the Bank wherein the instructions to debit the Investor's bank account for the purpose of issuing Demand Draft / Pay Order and name of the Investor as an account holder are available OR copy of pass book/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order, shall also be accepted by the Mutual Fund.

b) **Demand Draft / Pay Order and the like issued against cash by the Bank (for an investment amount less than ₹ 50,000/- only):** Certificate from the Banker giving name, Address, Bank Account Number and PAN (if available) of the person who has requested for the demand draft.

c) **Payment vide RTGS, NEFT, ECS, Bank Transfer, etc:** copy of the instruction to the bank stating the account number debited must accompany the purchase application.

In case of payments received from a Bank Account which is not registered and the first unitholder's name is not preprinted on the payment cheque, unit holder should mandatorily attach supporting documents as required by the fund, like bank certificate, bank passbook copy or statement to prove that the funds are from a bank account held by first unit holder only. If the documents are not submitted with the application, the fund reserves the right to reject the application without any liability whatsoever or call for additional details, at its discretion. Where, post verification it is found that the payment, in any mode, is not made from a registered bank account or is made from an account where the first named unit holder is not an Account holder / one of the account holder in case of Joint Bank Account, the AMC/ R&T, reserves the right to reject the transaction / subscription application, without any liability.

Additionally, in order to prevent fraudulent practices, Investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number".

For Declaration format contact any of our Investor Service Centre or visit our website www.principalindia.com

(II) **Multiple Bank Accounts:** Unitholders shall have the facility to register multiple bank accounts at folio level - upto a maximum of 5 Bank Accounts in case of Individual and HUF Investor and 10 Bank Accounts in case of Non Individual Investor.

Such facility can be availed by submitting duly filled in "Multiple Bank Account Registration Form" at the Investor Service Centre closest to you, along with copy of any one of the following documents:

- cancelled cheque leaf of the bank account which has to be registered [the account number and name of the first unitholder should be printed on the cheque leaf];
- Bank Statement / Pass Book with the account number, name of the Unitholder and Address;
- Bank letter / certificate on its letter head certifying the account holder's name, account number and branch address [Such letter / certification should be certified by the Bank Manager with his/ her full name, signature, employee code].

Investors should also present the Original of the above Document submitted along with the subscription application, and such original document shall be returned across the Counter post due verification. Subsequent, to successful registration of multiple bank accounts, Investors can select any of the registered bank accounts in the application form for the purpose of subscriptions, redemption and dividend proceeds. Investor shall also have the option to register any one of their account as a default bank account for credit of redemption / dividend proceeds.

Further an Investor may also opt to delete a registered default bank account; however, such deletion of a default bank account shall be permitted only if the Investor registers another registered account as a default account. In the event of rejection of such registration application for any reason, the redemption / dividend proceeds shall be processed as per specified service standards and the last registered bank account information in the records of Registrar & Transfer Agent - Kavya Computershare Private Limited, will be relied upon and used for such payments. It is clarified that in case of Change of Bank Account along with Redemption application submitted by the Investor, the redemption proceeds shall be credited to the said bank account only if it is a registered bank account in the records of R&T.

For Application Form and details, please refer www.principalindia.com and Statement of Additional Information.

(D) PAN & KYC DETAILS

I. **PAN Details:** As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors (including Non-Resident Indians) irrespective of the amount of transaction involved. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be.

As directed by SEBI, on submission of sufficient documentary evidence, submission of PAN shall not be insisted in case of Central Government, State Government and the officials appointed by the Courts e.g. official liquidator, court receiver etc. (under the category of Government) while investing in Mutual Funds. The exemption from mandatory PAN requirement will apply to transactions undertaken on behalf of Central and State Government and not to the transactions of the employees of Central and State Government in their personal capacity.

All applications without PAN proof and KYC requirements, are liable to be rejected.

Micro SIP: Pursuant to SEBI's communication to AMFI vide its letter dated June 19, 2009; AMFI has issued guidelines for uniform implementation of the said SEBI letter. In accordance to the same Systematic Investment Plans (SIP) up to ₹ 50,000/- per year per investor (Micro SIP) shall be exempt from requirement of PAN. However attested photo-copy of other photo identification documents like Voter I.D. Card, Government/Defence Card, Card of reputed Employer, Driving License, Passport etc. should be submitted by the investors (for all joint holders) along with applications as proof of identification in lieu of PAN. Such document(s) must be current and valid and the photo copy of the same should be self attested by the investor(s) attested by the ARN holder mentioning the ARN number.

This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms and not holding PAN. HUFs and other categories will not be eligible for Micro SIPs.

II. **Know Your Customer Acknowledgement Letter (KYC letter):** Effective January 1, 2011, for all Investment Transactions irrespective of any Investment Amount, it is mandatory for Investors to provide a copy of "Know Your Customer" Acknowledgement Letter (KYC Acknowledgement) issued by CDSL Ventures Limited.

Investments through Micro Systematic Investment Plans (Micro SIPs) by Individual investors not holding PAN and Investors residing in Sikkim, shall continue to remain exempt from providing KYC acknowledgement, on submission of a duly attested Copy of Valid Identification Document and Proof of Address.

Investors shall mean to include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA (both issuer of PoA & PoA holder must attach KYC Acknowledgement) and (ii) each of the applicants, in case of application in joint names (iii) Guardian in case of minor.

The KYC Letter is one time and unique and can be used for transacting across the Mutual Funds.

(E) Nomination:

(1) Nomination shall be maintained at a Folio/Account level and shall be applicable for all investments for the Schemes in the Folio/Account. (2) Nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. (3) Nomination shall be mandatory for new Folios/Accounts opened by Individual especially with Sole Holding. (4) Nomination shall not be allowed in a Folio held on behalf of Minor. (5) Those Investors who do not wish to nominate must sign separately confirming their non intention to nominate. (6) Where a Folio/Account has Joint Holders, all Joint Holders must sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint". Applicants can make multiple nomination (to the maximum of three) by filing nomination form available at our Official Point of Acceptance of Transactions / www.principalindia.com (7) A minor can be nominated and in that event, the name and address of the guardian to the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, Local authority any person designated by virtue of his office or a religious or charitable trust. (8) The Nominee shall not be a trust other than religious/charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. (9) Nomination in respect of the units stands rescinded upon the transfer of units. (10) Transfer of units / payment of redemption proceeds, in favour of a Nominee shall be valid discharge by the AMC against the legal heir(s) to an Account / Folio. (11) The cancellation / Change of nomination can be made only by those individuals who hold units on their own behalf singly or jointly. Every new nomination for a folio/account will overwrite the existing nomination. (12) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of such Nominee. (13) Applicants who do not wish to nominate must, at the designate place, confirm their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.