

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. 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 Instruc	tions in the nature of SI	P, SWP & STP will be re	gistered only till th	e date of Minor attaining Majority.
Please read the instructions before filling the Application DISTRIBUTOR INFORMATION & APPLICATION				
	I-Code	Registran Carial No.	Pank Carial No.	Data & Time of Passint
Broker Name & Code Sub-Broker Code Ganesh S. Shanbhag ARN - 0988	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
Upfront commission shall be paid directly by the investor to the AMFI re	gistered Distributors based or	n the investor's assessment o	of various factors inclue	ling the service rendered by the distributor.
1 EXISTING UNITHOLDERS DETAILS (Please note th	at the applicant details and	mode of holding will be a	as per the existing Fo	io Number) [Refer Instruction No. 1]
Common Account / Folio No.		J	, J	
Name of Sole / First Unit Holder				
2 FIRST SIP PAYMENT DETAILS FOR INVESTMEN	T THROUGH – 🛛 PE	DC Auto Debit (EC	S) SI (Please 🗸	choice of payment option selected)
(i) Investment (ii) DD	Charges (₹)		Net Amount (₹)	
Mode of Payment (Please ✓) Cheque DD# *First SIP Cheque/	DD No.	(Ne	() ()	y for investment through Auto Debit / SI)
Account Type (Please ✔) Savings Current NRE NRE	O FCNR NRSR	Others	MICR Code This is	a 9 digit humber 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 c	ode	Name of 3rd Bank A/c holder		
Details of the Payer (In case, the First Unitholder is not a Bank A/c. ho Parent/Grand Parent/related person: Name	.,	J / I	truction No. 5]	Enclose both the following Documents KYC Acknowledgement Letter of the Payer
Employer: Name	Custodian:	Name		Joint Declaration
*Please mention the Application No., PAN and Name of the First Unitholder on the rever # In case of payment through DD/Pay order (relevant only for investment through Auto E		Declaration / Acknowledgement fr	om Bank.	
3 REGISTRATION FOR SIP THROUGH POST DATE	D CHEQUES [(Please 🗸	() New SIP Registra	ation Micro S	P Change in Bank A/c.]
Investment Details (Please 🗸 Choice of Scheme / Plan / Op	otion)			
Equity / Balanced & Fund of Funds Schemes Principal Growth Fund Principal Dividend Yield Principal Index Fund Principal Large Cap Fund Principal Emerging Bluechip Fund Principal Bal Principal Conservative Growth Fund Principal	Principal Services		Divid	
ELSS (SWP / STP available only after lock-in period)	Principal Personal Ta	ax Saver Fund 🗌 P	rincipal Tax Saving	s Fund
Debt / Liquid Schemes				
 Principal Government Securities Fund Principal Income Fund - Long Term Plan 			ividend - OPayout - OQuarterly	○ Reinvest ○ Sweep] Annual
Principal Near-Term Fund - Conservative Plan			ividend -	
Principal Cash Management Fund*			/ Facility - Daily	Weekly - Reinvest
Principal Money Manager Fund*				
Principal Near-Term Fund - Moderate Plan* Principal Ultra Short Term Fund Principal Incon	ne Fund - Short Term Pla			OReinvest OSweep
Principal Monthly Income Plan - O MIP O MIP Pl	us		ulation Grow ayout Reinvest - Monthly	th - AEP Sweep Quarterly
* SIP not available				
Sweep to Scheme Plan	Option		(In case of minimum i	Sweep Facility, please ensure to fulfill the nvestment criteria in the new Scheme)
2nd and subsequent Installments: No. of Cheques		Amount Per Cheque ₹	To Ar	tal nount ₹
Frequency Monthly Quarterly #2nd and subsequent	t installment Cheque Nos.	From	То	
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 Investors who wish to invest through Auto Debit (ECS) OR through Sta				
ACKNOWLEDGEMENT SLIP (To be filled in by	the Applicant)	ARN No:	Application	No.
Received from		Folio No.		Application for
SIP through OPDC OAuto Debit (ECS) OSI Scheme				Amount.
Cheque/DD No Dated	Drawn on Bank &	Branch		
STP SWP - From: Scheme		Op	tion	—
To: Scheme	Plan	Op	otion	Signature, Stamp & Date

4 313	TEIVIATIC VVTTEDRAVVAL PLAIN (SVVP) - Atleast 6 Withdrawais	of < 500/- each (Availabi	e only after the expiry of the sc	neme specific lock-in period, if any)
I/We would li	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 (Atleas)	Installments t 6)	Frequency Monthly	Quarterly Semi-annual Annual
5 SYS	TEMATIC TRANSFER PLAN (STP) / SWITCH PLAN (SSP) – Atleas	t 6 Withdrawals of ₹ 500/- e	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 : Sche	eme	Plan		Option
To : Sche	eme	Plan		Option
Start Month	End Month (optional) *^			No. of Installments (Atleast 6)
Frequency	Monthly Quarterly Semi-annual Annual STP d	ate 🗌 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 ASSIC	GNMENT CLAUSE (Relevant for resident applicant of the Principal Personal Tax Saver Fund a	and Principal Tax Savings Fund)
*	hereby assign all the benefits that	at may be payable in the event of my accidental death by the
concerning Insur	rance Company ["Insurer"] under the Insurance Policy arranged by the Company for the investors in Principal Personal Tax Saver Fund / P	Principal Tax Savings Fund; in favour of :
Name of Assigned	ee Mr/Ms/Mrs	Date of Birth D / MM_ / Y_Y Y_Y
having his/her a	ddress at	

Pin .

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.

Citv

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

* 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

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". 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 bild 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 melus 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, including any further transaction under the Schemels). If We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. We further declare that the amount invested by melus in the Schemels) 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. We hereby confirm that IWe 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 form such accounts as permitted by SEBI / AMFI and provided in the said section on Third Party Payments. Further, relevant declaration and documents are madvated theories have home provided for the order of my autement. as mandated herein have been provided for the mode of my payment.

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 Phb 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. 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 Schemer'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 cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever. IWe 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 mwour Non-Residents External / Ordinary Account //FCNR Account in n

in myour non-nesidents external / ordinally account.	
Applicable for Micro SIP: IWe further confirm & declare that IWe 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 inves	stments
exceeding 🕏 50,000/ Further, IWe 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. 2nd Unitholder - Photo ID Document No. 3rd Unitholder - Photo ID Document No.	Proof of Address Document No Proof of Address Document No Proof of Address Document No
For other than Micro SIP	1st Unitholder - PAN Card Copy KYC Ack	
(For further details please refer Instruction No. 2)	2nd Unitholder - PAN Card Copy KYC Ack 3rd Unitholder - PAN Card Copy KYC Ack	5





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"

Signature of	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
1st Applicant /	POA Details - Name	
POA Holder / Guardian	PAN	
	Enclosed (please 🖌) 🗌 PAN 🗌 KYC	(Attach copy of PAN & KYC^)
Signature of 2nd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
2nd Applicant /	POA Details - Name	
POA Holder	PAN	
	Enclosed (please 🖌) 🗌 PAN 🗌 KYC	(Attach copy of PAN & KYC^)
Signature of	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
3rd Applicant / POA Holder	POA Details - Name	
	PAN Enclosed (please ✓) □ PAN □ KYC	(Attach copy of PAN & KYC^)

State

Witness Signature

٨	Refer	Instruction	No	2

(Please ✓) New SIP Rec	gistration Micro SIP Chanc	ge in Bank A/c.	Folio No.	a minimum 30 days are	Application No.
Broker Name & Code: Gane	esh S. Shanbhag ARN - 09	88	Sub-Broker Code:		
Scheme			Plan		Option
I / We hereby authorise the bank	to debit my / our account for making	payment to Princi	pal Mutual Fund through	ECS (Debit) as per the d	etails given herein:
Bank A/c. No.			A/c. Type 🗌 Savir	ngs Current NRE	NRO Others
Bank Name			Branch & City	1	Pin code
Name of 1st Bank A/c holder				MICR Code This is a 9	digit humber next to your Cheque No.
Name of 2nd Bank A/c holder Name of 3rd Bank A/c holder				Mandatory Enclosure -	Blank Cancelled Cheque Copy of Cheque
	irst Unitholder is not a Bank A/c. holder fi	rom whore the nav	mont is boing mode) [Pofe	r Instruction No. 51	Enclose both the following Documents
Parent/Grand Parent/related pers		Custodian:	Name	ז וואנועכנוטוו אס. סן	KYC Acknowledgement Letter of the Payer Joint Declaration
Each SIP Installment Amount (₹)	SIP Start Date	D D M M	Y Y Y Y Freque	ency 🗌 Monthly 🗌 Qu	No. of Installment (Atleast 6 Incl. first installment
SIP Period Start From	End on		and subsequent installment	150	5th 15th 25th
We herein declare that the particulars give acted upon, then in such an event the Ban	an above are correct and express my/our willingness k, the AMC and Principal Mutual Fund shall not be	to make payments refe	on which you want to invest for rred above through participation		ur instructions to the Bank are dishonoured or cannot b
Signature of 1st Holder/F			d Holder/POA Holder	Signa	ture of 3rd Holder/POA Holder
Please note Signature(s) should I	be as it appears on the application forn	n and in the same	order. In case, Mode of	Holding is joint, all application	ants are requested to sign.
Date D D M M Y		(Ban	k's Stamp)	Signature of	the Authorised Official from the Bank
FOR BANK USE ON	LY (Not to be filled in by Appl	licant)			
Recorded on DDMM	A Y Y Y Y Y Customer Ref	f. No.		Recorded by	
Scheme Code	Credit A/c. No	0.		Bank use Mandate Ref. No.	
	F THE BANK ACCOUNT HOLD	EP ito ho sign	ad by all the Acces		
Hordier finis is to inform you that, if you in a finite of the episers of the representative carrying acting through their authorised service print of the service of	this ECS Mandate Form to get it verified & exect roviders to debit my / our bank account by ECS (Bank Records) 2nd Account Holder's Signal	uted, if necessary. The Debit Clearing) for coll ature (As in Bank Reco	verification charges, if any, may ection of SIP payments.	be debited from my/our accoun	ade from my/our within bank account with your bank t. UWe hereby further authorise Principal Mutual Fund Bank Account Number
8 SIP - DIRECT DEBIT	/ STANDING INSTRUCTION (SI) FORM			
(Please ✓) New SIP Reg	istration Micro SIP Chang	ge in Bank A/c.	Folio No.		Application No.
Broker Name & Code:			Sub-Broker Code:		
Axis Bank Bar Kotak Mahindra Bank	nk of Baroda Bank of Ind Punjab National Bank Branc		HDFC Bank 📃 IC	ICI Bank (please select [√] your	IDBI Bank Indus Ind Bank concerning Bank & mention the Branch)
Sub	. : Request for maintaining of a D	irect Debit / Sta	anding Instruction (SI)	for SIP with Principal	Mutual Fund
	AME OF FIRST UNITHOLDER				by authorise you to deduct on a monthly
quarterly basis (as a Direct Deb ₹ IN FIGURES	it / SI) from my / our A/c. No (₹	IN WORDS		(here	einafter referred as "funding account") for only)
	Mutual Fund as per the details given be				
Name of Scheme/Plan/Option	:				
Direct Debit / SI Date	: 1st 5th 15th	25th	Frequency : Monthl	y Quarterly	No. of Installment (Atleast 6)
Start Date		 _ Y _ Y _ Y _ E	nd Date D D M	M Y Y Y Y	All Dates to be mentioned in DD/MM/YYYY format only)
Account Type (Please 🗸)	: Savings Cu	rrent 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 Bar	ak Account Holder	Name of the 2nd	Bank Account Holder	Name c	f the 3rd Bank Account Holder
	First Unitholder is not a Bank A/c. holder				Enclose both the following Documents KYC Acknowledgement Letter of the Payer
Employer:	Name	Custodian:	Name		Joint Declaration
** Please provide the MICR Code of I / We understand that the Debit to my / of SI. IWe hereby declare that the particulars Company / Principal Mutual Fund or the B business day as per the Terms and Conditio shall not be liable for, nor be in default by r mutiny, revolution, fire, flood, fog, war, ligh control and which has the effect of prevent	the bank branch from where the ECS is to b bur account will take place at any time on the trans given above are correct and complete. If the transa irank responsible. We understand that if the date ons listed in the Scheme Information Document of re eason of, any failure or delay in completion of its of itening, earthquake, change of Government policie thing the performance of the contract by the above	be effected. MICR Co saction day (Cycle date) sction is delayed or not of debit to my/ our acc espective Scheme(s) of F bligations under this Ag s, Unavailability of Bank e referred Bank(s).	bdes starting or ending w and accordingly IWe undertake effected at all for reasons of inco ount happens to be a non Busin rrincipal Mutual Fund. Mandate v reement, where such failure or d 's computer system, force majeur	ith 000 are not valid for E to keep sufficient funds in the furmplete or incorrect information, <i>V</i> ess Day as per the Principal Mutt verification charges, if any, may be lay is caused, in whole or in part, re events, or any other cause of per unit of the second second second second second to the second second second second second to the second second second second second to the second second second second second second to the second second second second second second to the second second second second second second second to the second second second second second second second second second to the second second second second second second second second second second to the second se	CS. nding account on the date of execution of Direct Debit We would not hold the Principal Pnb Asset Managemer al Fund, allotment of units will happen on the followin debited from my/our account. The above referred Bank(by any acts of God, civil war, civil commotion, riot, strik, ril which is beyond the above referred Bank(s) reasonab
First Account Holder's Signa			Signature (As in Bank Rec		t Holder's Signature (As in Bank Records)
				· <u> </u>	
Signature Varified by	FOR BRANCH USE ON		1	AL WOTOAL FUND)	
Signature Verified by For CPU Use only:			Approved by BM		
Maintained on			Maintained by		
Name of the A/c Holder			Account Number		
Direct Debit / SI Start Date	Direct Debit / SI End Date	Nex	t Direct Debit /	Amou	nt

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.

- 1) 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: PANKYC documents, local address in case of FII/NRI/PIO 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.
- 2) 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 CDSL Ventures Limited alongwith 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 8[°], S0000- 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, GovernmentDefence Card, Card of reputed Employe, 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 investors()/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.

- 3) 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.
- 4) 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 unifholder'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.
- 5) AMC shall not accept subscriptions with "Third Party Payments" except in the permissible situations like (i) Payment by Parents / Grand Party Payments' 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 Flor a client KYC acknowledgment 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.
- 6) 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 QR 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 QR copy of pass book/bank statement evidencing the debit for issuance of a Demand Draft / By Qrder 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.

Currently there are above 625 locations where SIP facility through PDC is available: provided the first cheque is payable at any of

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.

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

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 .

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

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

Investors having account with above bank(s) and interested in SIP can apply by filling up the ECS form.

For Direct Debit / SI form with any of the above referred bank(s), please request for the same.

TERMS AND CONDITIONS

5.

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the AMC locations.

Features of the Direct Debit / SI SIP

A. SYSTEMATIC INVESTMENT PLAN

- 1) In accordance with SEBI requirements, SIP Application Form and date of initial Payment Instrument should be same
- 2) 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.
- 4) 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.
- 5) 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.
- 6) 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.
- 7) SIP enrolment will be discontinued by Principal Phb 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 concreted 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.
- 8) 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 provides responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- 10) (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

- (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.
- 13) Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- 14) 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.
- 15) 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 ie. Minimum 6 installments 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.
- 15) 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 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.
- 3. First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- 4. The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- 6. The application form is completed in all respect and signed by all the applicants.
- 7. 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".
- 10. Application number is mentioned on the reverse of the Payment Instrument

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

- 1. 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.

account on the next working day. 4. 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

based prices prevailing on the immediate next Business Day.

Dishonored cheque(s) may not to be presented again for collection

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

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 braction 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
 Bank of Baroda
 Bank of
- The period of SIP should be clearly defined in the Direct Debit / Si form with the start date and 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 g: 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.
 Relevant alteration in the Direct Debit / SI form not counter signed by the account holder.
 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.
- 2. 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
- 4. 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.
- 3. For all schemes STP request should be for a minimum of 6 installments of ₹ 500/- each.
- 4. 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.
 - 6. 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 S	IP)	Applica	tion No.		
FOR NEW APPLICANTS ONLY.		n case of	Applications rece	eived on behalf of	f Minor - Standing stered only till the
Please read the instructions before filling the Application Form			nor attaining Ma		stered only the the
DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE					
Broker Name & Code Sub-Broker Code I-Code Regis	trar Serial	No.	Bank Serial No.	Date & Ti	ime of Receipt
Ganesh S. Shanbhag ARN - 0988					
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the inv	estor's assess	sment of va	rious factors includ	ing the service rende	red by the distributor.
1 APPLICANT DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for	•		•		ds)
NAME OF FIRST / SOLE APPLICANT Mr. Ms. [Note: No Joint holding permitted in	case of min	nor applicat	nt - *Refer Instruc	tion no. B(11)]	
Date of Birth (Mandatory for Minor Applicant - *Enclose Supporting Document)		PAN			
For #Micro SIP: Please provide Photo ID Document No and Proof of Address Docume					f the same are attached.
STATUS - Resident Individual NRI / PIO / FII Partnership Firm BOI Minor Bank / FI So	,		Company Otl	1 1	
Guardian (Mandatory for Minor Applicant) / POA Holder / Contact Person (In case of non-individual Investors - PA		required for	contact person)	_MrMs ASST	
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NAME OF THE SECOND APPLICANT Mr. Ms		I M I E		A IS IT I	
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For #Micro SIP: Please provide Photo ID Document No and Proof of Address Docume					f the same are attached.
Kindly ensure that Copy of PAN & KYC Acknowledgement Letter are enclosed to your Application Form as	er Instructio	on No. D.	# For details on M	icro SIP refer instruction	n No. D.
ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]					
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CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to s	erve you bett	ter)			
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MODE OF HOLDING (Please ✓) □ Single □ Jointly □ Either / Anyone or Survivor (Default Option	on : Jointly)			
2 DOCUMENTS ENCLOSED (Please ✓)					
MOA & AOA Trust Deed Bye-Laws Partnership Deed Resolution / Authorisation	o invest	List of A	uthorised Signator	ies with Specimen S	Signature(s)
ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)	No:		Application		
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Cheque / DD No Dated: Date	<u>D/ M M</u> /	/YYY	· · · ·		
Amount ₹				<u> </u>	
Please Note : All purchases are subject to realisation of payment instrument				Signature, Stamp	o & Date

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further declare that receipt of the benefits, if any, by the above named Assignee shall be sufficient discharge thereof to the Insurer/ Company. 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 the admissibility of a claim shall be final and binding. Date Place Witness Name Witness Signature Witness Address			Pin	State			
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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. 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. Witness Signature * tis 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 appointer <i>uncontinued overlee</i> For investment related enquiries, Investor Grievance please contact: 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) 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 CYL 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. Perior Ramae of the Scheme A/c. Perior Ramae of the Scheme A/c. Perior Ramae of the Scheme A/c. Folio Number" OR "Name of the Scheme A/c. Perior Ramae of the Scheme A/c. Folio Number" OR "Name of the Scheme A/c. Folio Number" And the same should be crossed "Account Payee Only" • If you are				Decument. The decision of the locurer on any matter related t			
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t 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 appointer <i> continued overle continued overle Section 20 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) Principal Insurance for the spects 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 / principal of the Payment Instrument. • To prevent fraudulent practices investor are urged to make the Payment Instruments favouring "Name of the Scheme A/c. Folio Number" and the same should be crossed "Account Payee Only". • If you are</i>			cant in case of Association of Pers	ons (AOP)/Body of Individuals.			
Principal Mutual Funds 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 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 Instrument 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			the application forms lower to	unot got gouard under incurrence if the action is in the			
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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	Acknowledge	ment letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from C	VL website, as applicable • Approx	priate options are filled • Please mention the Application No			
	First Investor	r Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Sch	neme A/c. Folio Number" and the	e same should be crossed "Account Payee Only". • If you are			

fer Instruction No. 'E	i'			
ny/our credit in my/our f ereof, shall be valid disch	folio in the event of my/our death. I/We also understand that all payments and harge by the AMC/Mutual Fund/ Trustees.			
	Date of Birth			
	Specimen Signature of Nominee / Guardian			
We do not wish to nominate a nominee in my / our folio. Signature of 1st Unit Holder Signature of 2nd Unit Holder Signature of 3rd Unit Holder Applicants can make multiple nomination (to the maximum of three) by filing nomination form available at our Investor Service Centres / www.principalindia.com				
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 units of the Scheme as indicated above ["the Scheme(s) of the Mutual Fund into which my/our investment may be" POA HOLDER SIGNATURE Signature of 1st Applicant / POA Holder /				
				Guardian
	Enclosed (please ✓) □ PAN □ KYC (Attach copy of PAN & KYC^)			
Signature of	APPLICANT SIGNATURE POA HOLDER SIGNATURE			
ן פ ו	y/our credit in my/our ' reof, shall be valid discl reof, shall be valid discl in the state of t			

POA Holder

Signature of 3rd Applicant /

POA Holder

2nd Applicant /

POA Details - Name

POA Details - Name

Enclosed (please 🗸) 🗌 PAN

Enclosed (please 🗸) 🗌 PAN

KYC

KYC

(Attach copy of PAN & KYC^)

(Attach copy of PAN & KYC^)

^ Refer Instruction No. D

PAN

PAN

in my/our Non-Residents External / Ordinary Account /FCNR Account.	
Applicable for Micro SIP: 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 inv	estme

exceeding 🕏 50,000/-. Further, IWe 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.

SIGNATI

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

IWe 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

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

IWe hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank

Applicable to NRIs only: //We confirm that I am / we are Non- Residents of Indian Nationality / Origin and I / We hereby

m that the funds for subscription have been remitted from abroad through approved banking channels or from fund

against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever.

the investment is ultra vires the relevant constitution

which the Scheme(s) has been recommended to me/us.

account, where AMC has such arrangement with my / our Bank

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangeree, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Gorakhpur, Gulbarga, Guwahati, Gwalior, Hassan, Hubli, Hyderabad, Indore, Jabalpur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Siliguri, Solapur, Surat, Tirunelveli, Tirupati, Tirupur, Trichur, Trichur, Trichur, Tumkur, Udaipur, Udupi, Varanasi, Vijayawada (also covers Guntur, Tenali & Mangalgiri), Vizag

List of Banks for SIP Direct Debit Facility / Standing Instruction (SI) Via SI Banks

ICICI Bank, HDFC Bank, Bank of Baroda, Bank of India, Punjab National Bank, IDBI Bank, Kotak Mahindra Bank, Indus Ind Bank, Axis Bank. Please fill in the Direct Debit / Standing Instruction Form.

The cities / Banks listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund without assigning any reason or prior notice.

List of Cities for SIP Post Dated Cheque Facility

Abohar, Adilabad, Adoor, Agartala, Agra, Ahmedabad, Ahmednagar, Aizwal, Ajmer, Akbarpur, Akola, Alappuzha, Alathur, Alibaug, Aligarh, Allahabad, Almora, Alwar, Ambala, Ambikapur, Amloh, Amravati, Amreli, Amritsar, Anand, Anandpur Sahib, Ananthapur, Anantnag, Angamaly, Angul, Anjar, Ankleshwar, Arakonam, Arambagh, Asansol, Assandh, Attur, Auraiya, Aurangabad, Azamganj, Bagalkot, Bagarh, Baghapurana, Bahraich, Bakrol - Anand, Balachaur, Balaghat, Balasore, Ballia, Balotra, Balrampur, Banga, Bangalore, Banswara, Barabanki, Barbil, Bardoli, Bareilly, Bargarh, Barmal, Barshi, Bassi Pathana, Basti, Batala, Bavla, Beas, Beawar, Beed, Begowal, Begusarai, Behror, Belgaum, Bellary, Berhampore, Berhampur, Betiah, Betul, Bhadohi, Bhagalpur, Bharatpur, Bharuch, Bhatapara, Bhatinda, Bhavnagar, Bhikhi, Bhilai, Bhilwara, Bhiwadi, Beas, Beawar, Beed, Begowal, Begusarai, Behror, Belgaum, Bellary, Berhampore, Berhampur, Betah, Betul, Bhadohi, Bhagalpur, Bharatpur, Bharatpur, Bharatpar, Bhatinda, Bhavnagar, Bhikin, Bhilan, Bhilwara, Bhiwani, Bhongiri, Bhopal, Bhubaneswar, Bhui, Bhusans, Bilar, Bijor, Bikaner, Bilaspur, Billimora, Bina, Boisar, Bokaro, Bongaigaon, Borsad, Botad, Budhlada, Bulandshahar, Burdwan, Burhanpur, Buxar, Calcutta, Calicutt, Chalakudy - Tirchur Clearing, Chandigarh, Chandrapur, Cheeka, Chenganasserry, Chengannur, Cheppad, Chhatarpur, Chhindwara, Childambaram, Chinnamiram, Chitorgarin, Chomu - Jaipur Clearing, Chrplasserry, Churu, Cochin, Coimbatore, Contai, Cooch Behar, Cuddalore, Cuddapah, Curchorm, Cuttuck, Dahanu, Dahej, Dahod, Daltonganj, Daman, Damanjodi, Damoh, Darbhanga, Darjeeling, Dasuya, Datia, Daund, Dausa, Davangere, Deesa, Dehradun, Delhi - HT House, Deogarh, Deoria, Dewas, Dhamtari, Dhanbad, Dhar, Dhar, Dharamshala, Dharmapuri, Dholpur, Dhrangadhra, Dhule, Dhuri, Dibrugarh, Dimapur, Dindigul, Dumka, Durg, Durgapur, Eluru, Erode, Etah, Etawah, Faizabad, Faridabad - Delhi Clearing, Faridkot, Farukhabad (fatehgarh), Fatehbad, Fatehbad, Fatehbar, Fateikag, Gadarpur, Gadwal, Gadarpur, Gadwal, Gandidham, Gangtok, Gani Basoda, Garshankar, Gaya, Gharounda, Ghaziabad - Delhi Clearing, Ghazipur, Gidderbaha, Girridih, Godhra, Gohana, Gola Gokaran Nath, Gonda, Gondal, Gordah, Gorday, Gudur, Gubarga, Guan, Guntur - Vijayawada Clearing, Gurdaspur, Gurgaon - Delhi Clearing, Guruharsahai, Guwahati, Gwalior, Hajipur, Haldia, Haldwani, Halol, Hamirpur, Hansi, Hanumangart, Handur, Harada, Haridowa, Hassan, Hatrasa, Hartosa, Haridwa, Hassan, Hatrasa, Hardo, Haridwar, Hassan, Hatras, Haveri, Hazaribagh, Himatapar, Hindupur, Hissar, Hodal, Hoshiarpur, Hoosur, Hubli, Hubli - Dharwar, Hyderabad, Ichalakaranji, Idar, Indore, Irinjalakuda - Tiridiha Guru, Janozu, Istava, Jalagon, Jala, Jann, Jane, Shamatar, Janmana, Jammane, Changar, Bartona, Jandora, Habur, Jagashur, Jagashur, Jagashur, Jagashur, Jagashur, Jagashur, Jagashur, Ja Jagraon, Jagtial, Jaipur, Jajpur Road, Jakhal, Jalalabad, Jalandhar, Jalgaon, Jalna, Jam- Khambhalia, Jammu, Jamnagar, Jamshedpur, Jandiala Guru, Jaora, Jasdan, Jaunpur, Jetpur, Jeypore, Jhajjar, Jhansi, Jharsuguda, Jagrady, Jagrady, Jagrady, Jagrady, Janagada, Janabada, Kalayat, Kalol - Ahmedabad Clearing, Kalpetra, Kanakapura, Kangra, Kannaga, Kannaj, Karur, Kasargod, Kashipur, Kasibugga, Katni, Kawardha, Keonjhar, Keshod, Kesrisinghpur, Khambata(cambay), Khamgaon, Khammam, Khandwa, Khanna, Kharagpur, Khargone, Khopoli, Khurja, Kishangarh, Kodad, Kolenchery, Kolhapur, Kollam (quilon), Kopergaon, Korba, Kosikalan, Kota, Kothagudem, Kothamangalam, Kotkapura, Kottakkal, Kottayam, Krishnagari, Kishnagiri, Kulerian, Kullu, Kumbakonam, Kurali, Kurnool, Kurukshetra, Ladwa, Lakhimpur, Latur, Limbdi, Lonavala, Longowal, Lucknow, Ludhiana, Lunawada, Machilipatnam, Madras, Madurai, Mandray, Mancherial, Mandi, Mandi Ahmedgarh, Mandi Gobindgarh, Mandsaur, Mandvi, Mangalore, Manjeri, Manarakad, Mansa, Mawas, Mawas, Madara, Mancherial, Mandi, Mandi Ahmedgarh, Mandi Gobindgarh, Mandsaur, Mandvi, Mangalore, Manjeri, Manarakad, Mansa, Mawasa, Manabada, Manerakad, Mansa, Mansa, Mansa, Manabada, Chernabada, Mansa, Mansa, Mandra, Mansa, Mansa, Mansa, Mansa, Mansa, Mansa, Mansa, Mansa, Mansa, Manabada, Mansa, Mans Mapusa - Panjim Clearing, Margao - Panjim Clearing, Mathura, Maunath Bhanjan, Mavelikkara, Mayiladuthurai, Meerut, Mehabubnagar, Mehsana, Mirzapur, Mithapur, Modasa, Model Colony-pune, Modinagar, Moga, Moradabad, Morinda, Morvi, Mukerian, Motihari, Muktsar, Mumbai, Mundra, Muvattupuzha, Muzaffarnagar, Muzaffarpur, Mysore, Nabha, Nadiad, Nagapattinam, Nagercoil, Nagpur, Nahan, Nainital, Nakodar, Nalgonda, Namakkal, Nanded, Nandurbar, Nandyal, Nangal, Naraingarh, Narasaraopet, Narnaul, Narwana, Nasik, Navsari, Nawanshahar, Neemrana, Neemuch, Nellore, Nihal Singh Wala, Nizambad, Nurmahal, Nangonda, Namaekai, Nandero, Nandurbar, Nandyai, Nandaj, Naraingan, Narasaraoper, Nandaui, Marwana, Nasik, Navsari, Nawanshanar, Neemirana, Neamira, Nandea, Netana, Pathana, Pathana, Pathana, Pathana, Nasik, Navasari, Nawana, Sanib, Paradeep, Parbhani, Patana, Pathanamthitta, Pathananana, Perumbavoor, Petlad, Phagwara, Phillaur, Pilibanga, Pilkhuwa, Pimpalgaon, Pipariya, Pollachi, Ponda - Panjim Clearing, Pondicherry, Porbandar, Pratagparh, Produttor, Pudukottai, Pundri, Puri, Puttaparthi, Rai Bareilly, Raichur, Raigarh, Raikot, Raipur, Raiseb, Rajahmundry, Rajapalayam, Raj Sivakasi, Siwan, Solan, Solapur, Sonepat - Delhi Clearing, Sopore, Sriganganagar, Srikakulam, Srinagar, Suthanpur, Sultanpur, Lodhi, Sulthan Bathery, Sunam, Surat, Surat, Surat, Surat, Taivandara, Yayapet, Tadipatri, Talaja, Talcher, Talwandi Bhai, Talwandi Saboo, Tamluk, Tanda Urmar, Tandur, Tanuku, Tarori, Tezpur, Thalassery, Thalassery, Thalassery - Manjody, Thalayolaparambu, Thangadh, Thangavu, Thiruvalla, Thiruvarur, Thodupuzha, Tikamgarh, Tinsukia, Tirunelveli, Tirupati, Tiruppur, Tiruvannamalai, Tohana, Trichur, Trichy, Trivandrum, Tuticorin, Udaipur, Udumalpet, Udupi, Ujjain, Umbergaon, Una, Unjha, Unnao, Vadakara, Valsad, Vapi, Varanasi, Vasco - Panjim Clearing, Vellore, Veraval, Vidisha, Vijapur, Vijapawada, Villupuram, Virudhunagar, Visakhapatnam, Visnagar, Vizianagaram, Vrindawan, Vyara, Wankaner, Warangal, Wardha, Washim, Yavatmal, Zira

The cities listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund without assigning any reason or prior notice.

	REGISTRATION-CUM-MAI nesh S. Shanbhag ARN			imum 30 days are Application N		
Scheme			Plan		Option	
(i) Investment	(ii)	DD Charges (₹)		Net Amount (₹)		
Amount (₹) Mode of Payment (Please ✓)	Cheque DD# *First SIP Chec	ue/DD No	()	(i)+(ii) Iote: Cheque/DD should	be drawn from Bank A/c details provided below)	
	vings Current NRE	NRO FCNR NRSR	Others		is a 9 digit humber next to your Cheque No.	
Cheque/DD issued			Name of 1st Bank A/c holde			
Bank Name			Name of 2nd Bank A/c holde			
Branch & City	Р	in code	Name of 3rd Bank A/c holder			
Details of the Payer (In case, the Parent/Grand Parent/related per Employer:	First Unitholder is not a Bank A/c. Herson:	older from where the payment	is being made) [Refer Instr Name	uction No. C]	Enclose both the following Documents • KYC Acknowledgement Letter of the Payer & Payee • Joint Declaration	
Each SIP Amount (₹)	SIP Start [Y Y Y Frequency	Monthly Qu	No. of Installment (Atleast 6	
SIP Period Start From	End on		bsequent installment dates		Incl. first installment	
(2nd instalment)	IMI Y Y (Last instalment) IMI IMI		h you want to invest for subsequ			
*Please mention the Application No.	iven above are correct and express my/our w ank, the AMC and Principal Mutual Fund sha 	on the reverse of the Cheque / DD. illingness to make payments referred at II not be held responsible.	First Investment in SIP vide a c	heque and subsequent inve In case the cheques/ my/ou	Blank Cancelled Cheque Copy of Cheque stments via Auto Debit , available in selected cities only. Ir instructions to the Bank are dishonoured or cannot be	
	d be as it appears on the application	Signature of 2nd Ho			ture of 3rd Holder/POA Holder	
Date D D M M Y		(Bank's St			the Authorised Official from the Bank	
		×	amp)			
	NLY (Not to be filled in by	Applicant) omer Ref. No.		Recorded by		
Scheme Code		t A/c. No.		Bank use		
	Crea			Mandate Ref. No.		
Further this is to inform you that, I / we We authorise the representative carry acting through their authorised service Ist Account Holder's Signature (As	e providers to debit my / our bank account in Bank Records) 2nd Account Holde	earing Service and that the payment t d & executed, if necessary. The verifica by ECS (Debit Clearing) for collection r's Signature (As in Bank Records) either opt for Auto Deb	of SIP payments	ure (As in Bank Records)	ade from my/our within bank account with your bank. IWe hereby further authorise Principal Mutual Fund, Bank Account Number	
Broker Name & Code: Ga	nesh S. Shanbhag ARN	1 - 0988 Sub-Broker Cod		Application N	s via Auto Debit , available in selected cities only.) Io. IDBI Bank Indus Ind Bank	
Kotak Mahindra Bank	Punjab National Bank	Branch	(plea	se select [🖌] your o	oncerning Bank & mention the Branch)	
Su	b. : Request for maintaining	of a Direct Debit / Standir	ng Instruction (SI) for S	SIP with Principal	Mutual Fund	
quarterly basis (as a Direct De	NAME OF FIRST UNITHOLDER bit / SI) from my / our A/c. No				reby authorise you to deduct on a monthly/ inafter referred as "funding account") for	
₹ <u>IN FIGURES</u> and remit the same to Principa	(₹ al Mutual Fund as per the details o	IN WORDS			only)	
Name of Scheme/Plan/Optio		,				
Direct Debit / SI Date	: 1st 5th	15th 25th Frequ	iency : Monthly	Ouarterly I	No. of Installment (Atleast 6)	
Start Date						
Account Type (Please 🗸)						
Bank Account Number						
Name of the 1st Bank Accou	Int Holder :					
Name of the 2nd Bank Acco	unt Holder :					
Name of the 3rd Bank Accou						
I/We understand that the Debit to my, SI. IWe hereby declare that the particula Company / Principal Mutual Fund or the business day as per the Terms and Condi shall not be liable for, nor be in default b mutiny, revolution, fire, flood, foo, war.	e Bank responsible. IWe understand that if tions listed in the Scheme Information Docu v reason of, any failure or delay in completio	the transaction day (Cycle date) and ac he transaction is delayed or not effecte the date of debit to my/ our account h nent of respective Scheme(s) of Principa n of its obligations under this Agreeme nt policies. Unavailability of Bank's com	cordingly IWe undertake to keep d at all for reasons of incomplete appens to be a non Business Day I Mutual Fund. Mandate verificat nt. where such failure or delav is c	o sufficient funds in the fur or incorrect information, IA as per the Principal Mutua on charges, if any, may be c aused, in whole or in part.	S. ding account on the date of execution of Direct Debit. Ve would not hold the Principal Pnb Asset Managemen I Fund, allotment of units will happen on the following lebited from my/our account. The above referred Bank(s y any acts of God, civil war, civil commotion, riot, strike il which is beyond the above referred Bank(s) reasonable	
First Account Holder's Sig	nature (As in Bank Records)	Second Account Holder's Sign	ature (As in Bank Records)	Third Account	t Holder's Signature (As in Bank Records)	
	FOR BRANCH US	E ONLY (TO BE RETURI		viutual fund)		
Signature Verified by For CPU Use only:			Approved by BM			
Maintained on			Maintained by			
Name of the A/c Holder			Account Number			
Direct Debit /	Direct Debit / SI End Date	SI Date	ect Debit /	Amou	nt	

TERMS AND CONDITIONS

1. SYSTEMATIC INVESTMENT PLAN (SIP)

- 1) 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 2) 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.
- 4) 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 5) 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 6) 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
- 7) 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.
- 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 FCS (Debit) should participate in local MICR clearing. 4
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- 6. 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. 7. 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 8 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 9 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
- 10 Application number is mentioned on the reverse of the Payment Instrument.

9) Investors will not hold AMC, Principal Mutual Fund, its registrars and other service provides responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.

10) (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.
- 11) 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.
- 12) 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.
- 13) Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- 14) 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.
- 15) AMC reserves the right to introduce / modify the frequency for SIP / SWP / STP

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

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

- The investor signs all PDCs 1.
- 2. 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. 3
- Dishonored cheque(s) may not to be presented again for collection. 4
- 5 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.
- 6. 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 - :

- Any correction made on the Direct Debit / SI form should be signed by the investors otherwise the same will be rejected by the hank(s)
- submitted at least 15 working days prior to the next Direct Debit / SI date.
- 4. 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

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). 1
- 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 2. 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 3. account on the next working day.
- Δ 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

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:

- 1. 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: 2.
- ICICI Bank

 HDFC Bank
 Bank of Baroda
 Bank of India
 Puniab 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. 3.
- The period of SIP should be clearly defined in the Direct Debit / SI form with the start date and end date of the SIP. 4
- Investors to mention the first Direct Debit / SI date on the Direct Debit / SI form and not the 1st Cheque date eq : if the investor 5. 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
- 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.
- 5 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.

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

- Investors having account with above bank(s) and interested in SIP can apply by filling up the ECS form. 2
- Investors wishing to discontinue the Direct Debit / SI should give Direct Debit / SI discontinuity letter and the same should be 3

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 - FIIs

Fils 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 Fils 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 accountto- account transfer instructions / post dated cheques (except through SIP) for subscriptions.
- 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.
- 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 Outstation
 Demand Draft that are not payable at par at the concerning Official Point of Acceptance where the application is submitted, will
 not be accepted.

(B) APPLICATION DETAILS

- 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 <u>www.principalindia.com</u>.
- 2 If the Broker Name & Code is left blank, the application shall be treated as direct.
- 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.
- The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).
 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
- c) the sepressy characteristic interview of the second monotonic in the second monotonic trees and the AMC/Trustee/Fund would not be responsible if the investment is ultravires the relevant constitution.
 9. All communications and awments will be made to the first applicant or to the Karta in case of HUF (Where the HUF is the first applicant).
- An examinated on and paper in the made to the mate paper and to the karta in task of the Viewe et al. (Where the instruction 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. (e) 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 Acount / 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 Iransfer 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: a) KYC acknowledgement letter for Investor (Guardian in case of minor) and the person making the payment.

b) "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 in 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:

- a) 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];
- b) Bank Statement / Pass Book with the account number, name of the Unitholder and Address;

c) 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 - Kany Computershare Private Limited, will be relied upon and used for such payments. It is darified 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

 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 acknowledgment, 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 anont nominate. (3) Nomination shall be mandatory for new Folios/Accounts opened by Individual especially with Sole Holding. (4) Nomination shall be anonatory for new Folios/Accounts opened by Individual especially with Sole Holding. (4) Nomination shall be anon tention to nominate. (5) Where a Folio/Account has Joint Holders; all Joint Holders must sign separately confirming their non intention to nominate. (6) Where a Folio/Account has Joint Holders; all Joint Holders; all Joint Holders; all Joint Holders; all Joint Holders and the provided by the unit holder. Nomination can also be in favour of the Central Government, Local authority any person designated by virtue of his office or a religious or charitable trust. (8) The Nominee shall be 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 in on their onn 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 be rescided at the discretion on their onn behalf singly or jointly. Every new nomination for a folio/account will overwrite the existing nomination. (1