

PRINCIPAL SYSTEMATIC INVESTMENT PLAN (SIP)

Principal[®]
Mutual Funds

**HAVE YOU SAVED ENOUGH
FOR A RAINY DAY?**



Application Form (For Investments only through SIP)

Application No. _____

FOR NEW APPLICANTS ONLY.

Please read the instructions before filling the Application Form

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

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker ARN Code	Sub-Broker ARN Code	EUIN	Sub-Broker Code	Principal Group Employee Code
ARN-167174		E326136		

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. (Refer Instruction No. G)

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

Signature of Sole/ First Applicant/ Holder

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY [Refer Instruction No. B(14) for Details]

Investors are advised to confirm if he/she is a First Time Mutual Fund Investor by selecting [please one of the options:- First time Mutual Fund Investor Existing Investor] (Note: If this section is left blank, it is assumed that the Applicant(s) is not a First Time Investor for the purpose of deducting Transaction Charges)

In case the total commitment for SIP (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more and the Distributor has opted to receive Transaction Charges, ₹ 150 (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the Distributor in 3-4 installments. Units will be issued against the balance amount invested.

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

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

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

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

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

Nationality Country of Residence

Country of Tax Residence (Refer instruction I)

Foreign Tax ID Number, if applicable (Refer instruction I)

If you are not resident in any country (except India) for tax purpose, please tick this box

Guardian (Mandatory for Minor Applicant) / POA Holder / Contact Person (In case of non-individual Investors, please provide only the name) Mr. Ms

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

Date of Birth D D M M Y Y Y Y PAN Relationship with Father Mother Legal Guardian

Kindly ensure that Copy of PAN & KYC Acknowledgement Letter are enclosed to your Application Form as per Instruction No. D of this Form. [Note: Enclose Supporting Document]

Nationality Country of Residence

Country of Tax Residence (Refer instruction I)

Foreign Tax ID Number, if applicable (Refer instruction I)

If you are not resident in any country (except India) for tax purpose, please tick this box

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

OVERSEAS ADDRESS (in case the First Applicant is NRI/PIO) [P.O. Box Address is not sufficient] [Refer Instruction No. B(5)]

Pin Code

Zip Code

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

Phone O R Fax

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

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

Where e-mail ID is provided all communications like Account Statement, Newsletter, Annual Report etc. will be done electronically. Physical, if required, will be mailed to your registered address on request.

IF APPLICANT IS A NON-RESIDENT [Refer Instruction No. B(5)]

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

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please)

Business Service Profession Retired Agriculture House Wife
 Student Others (Please specify)

GROSS ANNUAL INCOME (Please): Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs >25 Lacs - 1 Crore 1 Crore

Net-worth in (Mandatory for Non - Individuals) ₹ _____ as on ____/____/____ (Not older than 1 year)

FOR INDIVIDUALS:

I am Politically Exposed Person
 I am Related to Politically Exposed Person
 Not Applicable

FOR NON-INDIVIDUALS INVESTORS (COMPANIES, TRUST, PARTNERSHIP ETC.)

i. Is the company a Listed Company or Subsidiary of Listed Company or controlled by a Listed Company: [If No, please attach mandatory UBO declaration] YES NO
ii. Foreign Exchange / Money Changer Services YES NO
iii. Gaming / Gambling / Lottery / Casino Services YES NO
iv. Money Lending / Pawning YES NO

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

ARN No: _____

Sub-Broker ARN: _____

EUIN: _____

Received from _____

Cheque/DD/RTGS/NEFT No. _____ Dated: DD/MM/YYYY

Drawn on Bank & Branch _____

Scheme/Plan/Option/Sub-Option _____ Amount ₹ _____

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

Application No. _____

Signature, Stamp & Date

2 JOINT APPLICANTS, IF ANY AND THEIR DETAILS

MODE OF HOLDING (Please ✓) Single Jointly Either / Anyone or Survivor (If no choice mode, default Option : Jointly)

NAME OF THE SECOND APPLICANT Mr. Ms PAN KYC

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

Nationality _____ Country of Residence _____

Country of Tax Residence (Refer instruction I) _____

Foreign Tax ID Number, if applicable (Refer instruction I) _____

If you are not resident in any country (except India) for tax purpose, please tick this box

OCCUPATION DETAILS (Please ✓): Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife
 Student Forex Dealer Others (Please specify) _____

GROSS ANNUAL INCOME (Please ✓): Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs >25 Lacs - 1 Crore 1 Crore OR Net Worth ₹ _____

OTHERS (Please ✓): Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable

NAME OF THE THIRD APPLICANT Mr. Ms PAN KYC

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

Nationality _____ Country of Residence _____

Country of Tax Residence (Refer instruction I) _____

Foreign Tax ID Number, if applicable (Refer instruction I) _____

If you are not resident in any country (except India) for tax purpose, please tick this box

OCCUPATION DETAILS (Please ✓): Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife
 Student Forex Dealer Others (Please specify) _____

GROSS ANNUAL INCOME (Please ✓): Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs >25 Lacs - 1 Crore 1 Crore OR Net Worth ₹ _____

OTHERS (Please ✓): Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable

3 DOCUMENTS ENCLOSED (Please ✓) [Refer Checklist on the Instruction Page]

MOA & AOA Trust Deed Bye-Laws Partnership Deed Resolution / Authorisation to invest List of Authorised Signatories with Specimen Signature(s) POA
 Overseas Auditors' Certificate Notarised Power of Attorney Bank confirmation of Non-Resident Account Type / FIRC Copy of KYC acknowledgement letter Form W8 BEN - E

4 INVESTMENT DETAILS (Cheque/DD should be in favour of "Scheme Name")

Note: Please refer KIM of the schemes before selecting appropriate 'Option', 'Sub-Option' and 'Frequency' as availability/applicability of these options may differ for various schemes.

Scheme / Plan / Option / Sub-Option / Frequency	Principal -	Scheme Name	
	Plan: <input type="checkbox"/> Direct Plan <input type="checkbox"/> Regular Plan	Option: <input type="checkbox"/> Dividend <input type="checkbox"/> Growth <input type="checkbox"/> AEP	Sub-Option: <input type="checkbox"/> Payout <input type="checkbox"/> Reinvest <input type="checkbox"/> Sweep
		Frequency: <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual	

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

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

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

Mode of Payment (Please ✓) Cheque DD RTGS NEFT ECS Funds Transfer *Cheque / DD / RTGS / NEFT No. _____

Account Type (Please ✓) Savings Current NRE NRO FCNR NRSR Dated

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

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

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

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

Details of the Payer (In case, the First Unitholder is not one of the Bank A/c. holder as mentioned above)

Parent/Grand Parent/related person (Not to exceed ₹ 50,000): _____ Name _____

Employer: _____ Name _____ Custodian: _____ Name _____

Mandatory Enclosure
 KYC Acknowledgement Letter &
 Third Party Declaration Form

Please enclose any one of the relevant documents as indicated below as per the Mode of Payment: • RTGS / NEFT / ECS / Bank Transfer - Instruction to the Bank from the Unitholder to Debit the Account.
 • DD / Pay order / Banker's Cheque and the like - Declaration / Acknowledgement from Bank Copy of Passbook / Bank Statement

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

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

Bank Name (Do not abbreviate) _____

Account No. _____ Branch / City _____

(Please provide the full account number)

Branch Address _____ Pin Code _____

Account Type (Please ✓) For Residents Savings Current For Non-Resident NRO NRE Repatriable Non-Repatriable Others _____

MICR Code* _____ This is a 9 digit number next to your Cheque No. Essential Enclosures : (For Direct Credit): Blank cancelled cheque Copy of cheque

Only for RTGS* IFSC* _____ NEFT* Code _____ [* indicates - Mandatory]

Principal Mutual Funds For investment related enquiries, Investor Grievance please contact:

Principal Mutual Fund

Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

TOLL FREE: 1800 425 5600. • Fax: 022-6772 0512 • E-mail: 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 KYC Registration Agency (KRA) / printout of KYC compliance status downloaded from website of KRA, as applicable • Appropriate options are filled • To prevent fraudulent practices investor are urged to make the Payment Instruments favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number" and the same should be crossed "Account Payee Only". • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

7 REGISTRATION THROUGH POST DATED CHEQUES

*First SIP Cheque No. _____ (Note: Cheque should be drawn from Bank A/c details provided below)

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

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

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

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

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

Parent/Grand Parent/related person (Not to exceed ₹ 50,000): _____ Name _____

Employer: _____ Name _____ Custodian: _____ Name _____

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

2nd and subsequent Installments: No. of Cheques _____ (Atleast 6** Incl. first installment) Amount Per Cheque ₹ _____ Total Amount ₹ _____

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

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

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

8 NOMINATION (Please ✓ and confirm the option selected) - Please Refer Instruction No. 'E'

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME Mr. Ms _____

Date of Birth

D	D	M	M	Y	Y	Y	Y	Y	Y

 (in case of nominee being a minor)

NAME OF PARENT / LEGAL GUARDIAN (in case of nominee being a minor) Mr. Ms _____

ADDRESS OF NOMINEE / GUARDIAN (in case of nominee being a minor) _____

City _____ Pin Code _____

Specimen Signature of Nominee / Guardian

OR

I/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 filling nomination form available at our Investor Service Centres / www.principalindia.com]

9 DEMAT ACCOUNT DETAILS [Refer instruction No. 'B (13)']

Depository Participant (DP) ID _____ Beneficiary Account Number _____

10 MANDATORY FOR NON-INDIVIDUAL APPLICANTS (Ultimate Beneficiary Owner Details [Refer instruction No. 'F']

- Applicant is the Ultimate Beneficial Owner(s) of this investment.
 - Applicant is not the Ultimate Beneficial Owner(s) of this investment (Please submit the Declaration for 'Ultimate Beneficial Ownership' along with this form)
- ^ Where no box is ticked, the first statement will be taken as the default meaning that the applicant/investor is the Ultimate Beneficial Owner.

11 PRIVACY POLICY CONFIRMATION [Refer instruction No. 'H']

I/We consent to and authorize the AMC to share all information (including without limitation personal information or sensitive personal data or information) provided by me/us for transacting in Principal Mutual Fund with any of its Associates/Group Companies, for offering their services and products. I/We confirm that I/we have read and understood "Privacy Policy" of PMF/AMC hosted on www.principalindia.com and hereby consent to and authorize AMC to collect personal information or sensitive personal data or information as defined in the "Privacy Policy" and to use all such information including without limitation personal information /sensitive personal data or information provided by me/us for extending and offering services and support requested and to share with and disclose the same to PMF/AMC's Associates/Group Companies (Affiliates), for offering their services and products. I/We also consent to disclose all such information including without limitation personal information /sensitive personal data or information provided by me/us to non-affiliated third parties such as, but not limited to, attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards.

12 US / NON-US PERSON DECLARATION FOR INDIVIDUAL (FATCA)[#]

I/We hereby declare and agree that I am/we are not a "U.S. person" for U.S. federal income tax purposes and that I am/we are not acting for, or on behalf of a U.S. person. I/We understand that Principal Pnb Asset Management Company Pvt. Ltd., believing this statement to be true, will rely on it and act on it. In the event this statement is false, Principal Pnb Asset Management Company Pvt. Ltd. reserves the right and shall be entitled to reject the application or terminate the folio.

I/We agree to notify Principal Pnb Asset Management Company Pvt. Ltd. within 30 days of any change in my/our status as a U.S. person for the purposes of U.S. federal income tax. I/We agree to indemnify Principal Pnb Asset Management Company Pvt. Ltd. in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person" status for U.S. federal income tax purposes.

I am a US Person I am not a US Person

13 FORM FOR NON-INDIVIDUAL APPLICANTS / INVESTORS

Details under FATCA / Foreign tax laws

Please indicate the country in which the entity is a resident for tax purposes and the associated Tax ID Number below:

Country	Tax Reference Number

Please tick the relevant box below, even if Country of Tax Residency is India

- Form W8 BEN - E / specified declaration (Enclosed)

OR

Unable to confirm FATCA status

[We will contact you shortly to confirm your FATCA Status and obtain required supporting documents. To be completed within _____ days of account opening]

^Where no box is ticked, the second statement will be taken as the default implying that the applicant / investor currently is unable to confirm FATCA status and will confirm the same in future.

14 DECLARATION FORM FOR IDENTIFICATION OF BENEFICIAL OWNERS (Mandatory for Non-Individual Applicants/Investors)

Date of Birth

Name of the Investor: _____

PAN of the Investor:

Nature of Non-Individual Investment	
<input type="checkbox"/> Listed Company	<input type="checkbox"/> Unincorporated association
<input type="checkbox"/> Trust	<input type="checkbox"/> Body of Individuals
<input type="checkbox"/> Other Company	<input type="checkbox"/> Others _____
<input type="checkbox"/> Partnership Company	(Please specify)

This form must be signed and stamped by the Authorized signatory(ies). Listed companies or companies that are majority owned subsidiary of a listed company need not fill the form further.

I /We hereby declare following are the beneficial owners against this/all future investments by us with Principal Mutual Fund ("the Fund"). I/We also declare that information mentioned with regard to the beneficial owners is correct in all aspects and any future changes with regard to the details furnished, will be intimated to the Fund from time to time.

Sr. No.	Name of the Beneficial Owner	Relationship of the beneficial owner with the investor / Designation	Nationality	Complete Address with pin code	PAN of the beneficial owner / Other ID if PAN not available (Pl. specify)	For U.S. Citizen / U.S. resident	KRA Acknowledgement
1.						Country of Tax Residence: _____ U.S. Tax Identification Number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.						Country of Tax Residence: _____ U.S. Tax Identification Number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.						Country of Tax Residence: _____ U.S. Tax Identification Number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.						Country of Tax Residence: _____ U.S. Tax Identification Number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.						Country of Tax Residence: _____ U.S. Tax Identification Number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.						Country of Tax Residence: _____ U.S. Tax Identification Number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Place: _____

Date: _____

Authorised Signatories
(with company/Trust/Firms/Body Corporate Seal)

15 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Document/s to the Scheme(s) including the sections on "Prevention of Money Laundering and Know Your Customers". I / We hereby apply to the Trustees of the Principal Mutual Fund (the Mutual Fund) for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme and such other scheme(s) of the Mutual Fund [Scheme(s)] into which my/our investment may be moved pursuant to any instruction received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme(s). I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time. I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution. I/We further confirm that the ARN holder (Broker/Sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us. I / We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever. I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank account, where AMC has such arrangement with my / our Bank. I/We hereby agree for the AMC/Trustees to compulsorily redeem any Units held directly or beneficially by me/us if I/we fail to provide the information called for by the AMC / Principal Mutual Fund or if the units are found to be held in contravention of any regulatory requirements / prohibitions issued from time to time.

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

Applicable for Micro SIP: I/We further confirm & declare that I/We do not have any existing Micro SIPs in the scheme(s) of Principal Mutual Fund which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000/-. Further, I/We confirm that where the PAN 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.

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

^A Refer Instruction No. D

Mandate Form for NACH/ECS/DIRECT DEBIT

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations]



*UMRN

Date

Tick (✓)

CREATE	<input type="checkbox"/>
MODIFY	<input type="checkbox"/>
CANCEL	<input type="checkbox"/>

*Sponsor Bank Code

*Utility Code

I/We, hereby authorize **PRINCIPAL MUTUAL FUND** To debit (tick ✓) SB / CA / CC / NRE / NRO / Other

Bank A/c. Number:

With Bank IFSC or MICR

An amount of Rupees ₹

Frequency Mthly Qtly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Folio Number Phone No.

PAN Number Email ID

PERIOD

From

To

Or Until cancelled

Signature of 1st Account holder _____ Signature of 2nd Account holder _____ Signature of 3rd Account holder _____

1. Name as in bank records _____ 2. Name as in bank records _____ 3. Name as in bank records _____

This is to confirm that the declaration has been carefully read, understood & made by me / us

Declaration: I/We hereby declare that the particulars given on this mandate are correct and complete and express my willingness and authorize to make payments referred above through participation in NACH/ECS/Direct Debit/Standing Instructions. I/We hereby confirm adherence to the terms of Mandate Facility offered by Principal Mutual Fund and as amended from time to time and of NACH/ECS (Debits)/Direct Debits /Standing Instructions.

Authorisation to Bank: This is to inform that I/We have registered for ECS / NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in Principal Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We authorize the representatives of Principal Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the bank to debit my account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable.

The above Mandate needs to be submitted only once for registration with or without SIP form. Once the mandate is registered, investor need not submit mandate again and can do lump sum investments, start new SIP registration, using Physical Forms.

Customer Information

Mobile:

E-mail Id:

Please attach a cancelled original personalized cheque

***For official use only. Investors are advised to leave these fields as blank.**

Don't forget to fill the below mentioned details in the OTM Form above

- Account Number, Bank Name, IFSC/ MICR Code, Branch
- Mention the maximum amount per day
- Mention the amount in words and in figures, just as you would in a cheque
- Folio No. or Application No., Mobile No. and E-mail Id
- Your signature as per your bank account

ONE TIME MANDATE (OTM)

Just register once and thereafter no more cheques/DD for investments or Debit mandate for new SIPs!



SIP Registration Form

Attention: No need to attach One Time Mandate again, if already registered / submitted earlier.

Broker ARN Code	Sub-Broker ARN Code	EUIN No.	Principal Group Employee Code	Micro SIP	For Office use only
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

Sole/First Applicant's Signature Mandatory

Investor Name:

Existing Investor Folio No. OR New Investor Application No.

PAN/PEKRAN & KYC

Sole / First Applicant / Guardian Name

Second Applicant / Guardian Name

Third Applicant / Guardian Name

Sr. No.	Scheme/Plan/Option/Sub-option	SIP Installment Amount (₹)	SIP Date	Frequency	Start Month/Year	End Month/Year*
1.	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> 1 st <input type="checkbox"/> 5 th <input type="checkbox"/> 15 th <input type="checkbox"/> 25 th	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="text"/>	<input type="text"/>

Please tick as applicable:

*SIP can be registered for a maximum period of 5 years.

One Time Mandate is already registered in the folio. [No need to submit again].

One Time Mandate is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes Ten to Thirty days depending on NACH or ECS modalities.

The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.

Declaration: Having read, understood and agreed to the contents of OTM Facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Principal Mutual Fund mentioned within, I hereby declare that the particulars given above are correct and express my willingness to make payments towards SIP instalments referred above through participation in NACH/ECS/Direct Debit. The ARN holder, where applicable, has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signature [as per Mutual Fund Records/Application]

First Unit Holder
Signature

Second Unit Holder
Signature

Third Unit Holder
Signature

SIP Acknowledgement through OTM facility.

Principal Mutual Fund

ISC Stamp

Investor Name: Folio No./Application No.

Scheme Name: Plan: Option: Amount:

OTM Instructions: Terms & Conditions

- Investors who have already submitted an OTM form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, such investors if wish to add a new bank account towards OTM facility may fill the form.
- Other investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Registration process for OTM forms submitted during the NFO period will commence after the closure and allotment of NFO applications.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Principal Mutual Fund.

SIP Instructions: Terms & Conditions

- With the introduction of One Time Mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delinked. There are two separate forms, 1) for onetime mandate registration and 2) for SIP Registration.
- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions or additional purchase transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
- In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
- If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered. If end date is not specified, SIP will be registered for a maximum period of 5 years.
- If anytime during the SIP period, the onetime mandate is modified to reduce the validity period, future installments of all SIPs registered under the mandate will be deemed to have the end period coinciding with the mandate.
- In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Principal Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.

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.

Payment Procedures for NRIs

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

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

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

Payment Procedure - General

- The Asset Management Company will not accept cash / stockinvests / money order/postal order/ credit card/ post dated account-to-account transfer instructions / post dated cheques (except through SIP) / Outstation Cheques, 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

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

- If the broker name & code is left blank, the application shall be treated as direct.
- 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/FI, an overseas address should also be provided, along with the local address. However, all correspondence shall be at the local address. Where local address is not provided the application is liable for rejection.

Note: Following person(s) shall not be permitted to make any fresh purchases/additional purchases/switches in any schemes of Principal Mutual Fund (a) "United States Persons" within the meaning of Regulations under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time; or (b) residents of Canada.

If an existing investor subsequently becomes a resident of U.S. or Canada, then such investor will not be able to purchase any additional units of the schemes of Principal Mutual Fund.

- 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'.
- It is expressly understood that the investor/Unitholder has the express authority from the relevant constitution (wherever required) to invest in units of the Fund and the AMC/Trustee/Fund would not be responsible if the investment is ultravires the relevant constitution.
- All communications and payments will be made to the first applicant or to the Karta in case of HUF (Where the HUF is the first applicant).
- Signatures should be in English or in any Indian language as specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership firms, the authorised Partner will sign on behalf of the firm. Similarly, for the Association of Persons (AOP)/Company, the application must be signed by the Authorised Signatory(s).

10. **Direct Plan:** In accordance with SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, effective January 1, 2013, Direct Plan has been launched under all the open ended Schemes/Plans of Principal Mutual Fund (except which has been closed for further subscription). "Direct Plan" is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. All Options / Sub-Options/facilities offered under the Regular Plan of the Scheme are available for subscription under Direct Plan. Further, Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, Risk Factors, facilities offered and terms and conditions will be the same for the Regular Plan and the Direct Plan except that, Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/charged under Direct Plan.

All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the respective Schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors).

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form, by ticking the box made available for the same. Investors should also indicate "Direct" in the ARN/Broker column of the application form. However, in case ARN/Broker Code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the ARN/Broker Code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without ARN/Broker Code or "Direct" mentioned in the ARN/Broker Column, the application will be processed under Direct Plan. If no plan is Direct/Regular is indicated, then application having ARN/Broker Code will be considered under Regular Plan.

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

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

13. **Allotment of units in Demat mode/Demat Account Details:** Applicant who wishes to apply for allotment of units in electronic form (a) have a demat account with National Securities Depository Limited or Central Depository Services (India) Ltd. prior to making the application (b) fill the demat account number and DP ID details in relevant section provided in the Application Form (c) Ensure that the name(s) in the application are identical to those appearing in the account details with the DP. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository. For allotment in electronic form, units will be credited directly in the demat account of the investor. In case of incorrect/incomplete details, allotment of units will be made in physical form.

- Transaction Charges:** In terms of SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, Transaction Charge per subscription of ₹ 10,000/- and above shall be charged from the investors and shall be payable to the distributors/brokers (who have not opted out of charging the transaction charge) in respect of applications routed through distributor/broker relating to Purchases / subscription / new inflows only (lump sum and SIP), subject to the following:
 - For Existing / New investors: ₹ 100 / ₹ 150 as applicable per subscription of ₹ 10,000/- and above;
 - Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to ₹ 10,000/- and above.
 - In such cases the transaction charge would be recovered in maximum 3/4 successful instalments.It is clarified that there shall be no transaction charge on (a) subscription below ₹ 10,000/- (b) transactions other than purchase / subscriptions relating to inflows (c) direct investments.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unitholder and paid to the distributor and the balance shall be invested in the Scheme.

Statement of Account issued to such Investors shall state the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

Further, in accordance with SEBI Circular No. SEBI/IMD/CIR/No.4/168230/09 dated June 30, 2009, upfront commission to distributors shall continue to be paid by the Investor directly to the Distributor by a separate cheque based on his assessment of various factors including the service rendered by the Distributor.

(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.

Where the requisite information pertaining to the Unitholder's Bank Account is available with AMC/Mutual Fund, the AMC/Mutual Fund at its sole discretion will endeavour to credit the redemption / dividend proceeds directly to the Unitholders Bank account instead of issuing payment instrument. Similarly, the Mutual Fund/AMC, also reserves the right to issue a payment instrument despite of an Investor opting for Electronic Payment.

The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.

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 instalment). However, this limit of ₹ 50,000/- 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 FI or a client.
- Payment by AMC to a Distributor empanelled with it on account of commission/incentive etc. in the form of Mutual Fund Units of the Funds managed by the AMC through SIP or lump sum one time subscription.

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

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

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

Investor along with the subscription application must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). In case an investor has multiple 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:

- 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.

- 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.

- 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 or wherein the bank mandate mentioned in the application form by the investor for effecting payouts is not the same as the bank account from which the investment is made, any one of the following documents in relation to the bank mandate shall be submitted by the investor along with the application form to validate that the bank mandate belongs to the investor:

- Cancelled original cheque having first holder name pre-printed on the cheque;
- Original bank statement (with transaction entries not older than 3 months) reflecting the first holder name, bank account number and bank name as specified in the application form;
- Photocopy of the bank statement/bank passbook (with transaction entries not older than 3 months) reflecting the first holder name, bank account number and bank name as specified in the application form, duly attested by the bank manager and bank seal;
- Confirmation by the bank manager with seal on the bank's letterhead confirming the investor details and bank mandate information as mentioned in the application form.

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:

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

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

Further an Investor may also opt to delete a registered default bank account; however, such deletion of a default bank account shall be permitted only if the investor registers another registered account as a default account. In the event of rejection of such registration application for any reason, the redemption/ dividend proceeds shall be processed as per specified service standards and the last registered bank account information in the records of Registrar & Transfer Agent - Karvy Computershare Private Limited, will be relied upon and used for such payments. It is clarified that any unregistered or new bank account forming part of redemption request shall not be entertained or processed. Further, for any change in Bank Mandate request received/processed few days prior to the submission of a redemption request or on the same day as a standalone change request, AMC will continue to follow cooling off period of 10 calendar day for validation of the same.

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

- E-mail Communication:** Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by e-mail (where provided by the investor) or by courier / post, where e-mail ID is not provided.

Unit holders receiving these documents by e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to deliver such document through alternative means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

- RTGS/NEFT/DIRECT CREDIT:** Investors will be paid their Dividend/ Redemption amounts electronically through RTGS/NEFT/Direct Credit, wherein the complete details like IFS Code, NEFT Code and complete bank account number details are available. RTGS/NEFT will be the preferred mode for remitting the payments.

Please verify and ensure the accuracy of the bank details provided above as it shall appear in your account statement which shall be issued

to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

(D) KYC REQUIREMENTS: 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 [except for SIP upto ₹ 50,000/- per year per investor (Micro SIP)]. 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) and residents of Sikkim 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.

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. 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.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC procedure across all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes etc. All new Investors who are not KYC compliant are required to use common KYC Application Form to apply for KYC process and to mandatorily undergo in Person Verification (IPV) with any of the SEBI registered Intermediaries including Mutual Funds. With respect to Mutual Funds, IPV can be conducted by AMC/s or any KYC compliant Mutual Fund Distributor who holds AMFINISM, certification. Further, for applications received directly by the Mutual Fund, IPV carried out by Scheduled Commercial Banks can also be relied upon. Investor upon completing KYC requirements (including IPV) through any of the SEBI registered Intermediary, will not be required to undergo KYC process again with such Intermediaries including Mutual Funds.

AMC reserves the right to conduct fresh KYC of the investors or undertake enhanced KYC measures commensurate with the risk profile of the Investor. Further, AMC/Principal Trustee Co. Pvt. Ltd./Principal Mutual Fund reserves the right to reject the application forms for transactions in units of PMF not accompanied by letter/acknowledgement issued by the KRA. The KYC compliance status will be validated with the records of the KRA before allotting units. Existing KYC compliant Investors of Principal Mutual Fund can continue to transact as per the current practice. However, existing investors are urged to comply with new KYC requirements including IPV as mandated by SEBI.

All applications without PAN details and KYC requirements, are liable to be rejected, unless exempted.

(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) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. (3) In case of Sole Applicants, it is strongly recommended to provide a Nominee. (4) A Minor Applicant shall not be permitted to Nominate. (5) In case the Unitholders do not wish to nominate, it is mandatory to confirm their non intention to nominate by signing in the nomination section, failing which they may be rejected at the discretion of the AMC/Fund. (6) If the units are held jointly, all joint holders will sign the nomination section. If there are more than one joint holder additional forms may be used for signatures of the holders of units and witnesses. (7) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can be in favour of the Central Government, State Government, Local authority any person designated by virtue of his office or a religious or charitable trust. (8) The Nominee shall not be a trust other than religious/charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. (9) Nomination in respect of the units stands rescinded upon the transfer of units. (10) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir. (11) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. Every new nomination for a folio/account will overwrite the existing nomination. (12) On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

(F) BENEFICIAL OWNER: (1) The applicant investor(s) has/have to confirm that the units applied, upon allotment would be beneficially owned by them by ticking the appropriate response. In case the section is left blank, it shall be deemed that the Applicant Investor(s) is/are the beneficial owner. (2) In case the applicant investor(s) selects "No" (i.e. the applicant investor does not have beneficial interest in the units), he should specify the name of the beneficial owner as well. Where the applicant investor does not have beneficial ownership of units applied for or where the information is not fully provided, AMC may ask for further information/documents (including PAN/KYC acknowledgement) from applicant investor(s) or pertaining to the beneficial owner and/or reject the application or reverse the unit allotment or freeze the folio for further transactions / requests, till specified conditions are complied. (3) Pursuant to guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s).

Ultimate Beneficial Owner(s) means:

• **For Investor other than Trust:** A "Natural Person", who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to:

- more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior management official should be provided.

• **For Trust:** The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Applicability for foreign investors: The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

This Declaration form must mandatorily be accompanied with

Authorized signatory list of the investor, PAN copy of the investor, PAN copy of each of the beneficial owners, KYC acknowledgement.

All enclosures to this declaration form must be presented in original for verification, else the declaration from will not be accepted

(G) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUID): EUID is a unique identification number granted to the employee of ARN holders. This unique identity number helps to capture the details of employee/relationship manager/sales person of the Distributor who has interacted with the Investor for sale of Mutual Fund Products. Capturing EUID will help curb mis-selling of Mutual Fund Products, prevent fraudulent practices and will help the Mutual Fund to know the personnel involved in such practices and take suitable action, even if the employee/relationship manager/salesperson quits the Company, particularly in an advisory transaction. In case EUID field is left blank, it would be assumed that the investor agrees to the declaration provided in bold in the section "Distributor Information & Application Form Receipt Date". Investors are requested to mandatorily sign at the space allocated in the section, as a token of having read and understood the declaration.

(H) PRIVACY POLICY: Privacy policy of the Asset Management Company (AMC) is hosted on our website - www.principalindia.com and investors are requested to kindly read the same. For the purpose of processing the application AMC collects personal information / sensitive personal data or information from the investor such as, but not limited to Name, Address (Physical/E-mail), Phone Number, Date of Birth, Folio/Account Information, Transaction Information, Bank Account (Debit Card/Credit Card Information), PAN details, KYC status documents etc. AMC does not disclose any non-public personal information or sensitive personal data or information about investors/former investors to anyone, except as specified in the Privacy Policy or required under the applicable statutory regulatory provisions, or as called upon by any Statutory Authority/Agency, or as necessary to provide and offer it services and products or otherwise consented by the Investor. If the investor requires or has consented, such personal information or sensitive personal data or information may also be shared with Associates/Group companies of AMC, enabling them to offer their services and products. However, AMC may disclose all of the information collected with respect to the investor, to certain Affiliates, Business Partners, Service Providers, Vendors that provide service to us and certain non-affiliated third parties such as, but not limited to, attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards, post entering into contractual agreements with such third parties that prohibit such third parties from disclosing/using such personal information or sensitive personal data or information other than to carry out the purposes for which such personal information or sensitive personal data or information has been disclosed.

(I) FATCA: Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are classified as a passive NFFE for FATCA purposes, please include in the section relating to Ultimate Beneficial Owner (UBO), details of any specified US persons having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

TERMS AND CONDITIONS

1. SYSTEMATIC INVESTMENT PLAN (SIP)

- In accordance with SEBI requirements, SIP Application Form and date of initial Payment Instrument should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque. Thereafter the date of subsequent SIP instalment shall be 1st, 5th, 15th or 25th of a particular month/quarter ("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 instalment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- SIP Auto Debit is available only on 1st, 5th, 15th & 25th of a month & quarter. 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 instalments including the initial purchase should be of the same amount.
- SIP enrolment will be discontinued by AMC in case [a] the SIP instalment is not honored consecutively for three SIP instalments [b] if any instalment of a SIP transaction gets rejected due to the bank account of the investor being closed or transferred, the SIP would be suspended for subsequent SIP transactions and registration will be cancelled for SIP through NACH/ECS/Direct Debit & PDC [c] the Bank account (for NACH/ECS (Debit Clearing) and / or Direct Debit 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 instalment [d] if the Bank account is frozen for further commercial transaction by the Bank. 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 (where there is no designated Official Point of Acceptance or Investor Service Centre), then such initial DD has to be payable at the nearest Official Point of Acceptance. Bank charges for outstation demand drafts will be debited to the AMC and will be limited to those stipulated by the Indian Banks Association. The Mutual Fund will not entertain any request for refund of demand draft charges.
- Investors will not hold AMC, Principal Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- (a) If you have not indicated any of your SIP preferences in the Common Application Form & in this Form, the same would be assumed to be as indicated as follows:

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

2. SIP THROUGH NACH / ECS / DIRECT DEBIT / PDCS FORM

- SIP through NACH / ECS / Direct Debit / PDCs is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
- The first cheque should be drawn on the same bank account which is to be registered for subsequent debits. Alternatively, the cheque may be drawn on any bank, but provide a cancelled personalised original cheque of the bank / branch from which the subsequent debits are being registered or attestation from Bankers on Photocopy of bank passbook mentioning Account Number, IFSC Code & MICR Code.
- First SIP Cheque and subsequent SIP instalments should be of the same amount and same scheme/plans/options.
- The bank account provided for ECS (Debit) should participate in local MICR clearing, where ECS facility is being offered.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form should be completed in all respect and signed by all the applicants.
- Bank account details should be correctly and completely furnished including the 11 digit IFSC code and the 9 Digit MICR Code which are mandatory. (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 & Mandate Form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & Mandate Form.
- In order to prevent fraudulent practices, investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number".
- Application number should be mentioned on the reverse of the Payment Instrument.
- Investors wishing to discontinue the SIP should give Mandate Form (indicating "CANCEL" / discontinuity letter. The same should be submitted at least 15 working days prior to the next SIP cycle date.
- In case the SIP date selected by the investor happens to be a non-Business day for the AMC, the AMC will allot Units based on the NAV based prices prevailing on the immediate next Business Day.
- In case the date selected by the investor happens to be a non-working day for the Bank(s), the Bank(s) will debit the customer's account on the next working day.
- Please note that minimum 30 days are required to set up the SIP Debit Mandate instruction.
- For investment through DD / Pay Order, third party declaration from bank is mandatory.

Features of the SIP - Outstation locations

As mandate for debit is available across all branches of a bank, there are many locations where we do not have an Investor Service Centre to accept the application as a local application. For such outstation locations the Mandate Form and SIP application with a DD/ Payable at Par cheque towards its first SIP instalment should be sent to our nearest Investor Service Centre (ISC) 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 ISC/AMC location before the first SIP instalment date mentioned on the application form.

Requirements for filling in Mandate Form:

- Mandate Form should be completely filled and signed by the investor(s) along with cheque for the first SIP
- The period of SIP should be clearly defined in the Mandate Form with the start date and end date of the SIP
- Investors to mention the first debit date in the SIP application form

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

- Submission of photocopy of the Mandate Form
- Signature of the investor(s) missing / does not tally with the signature in the bank's records.
- Any Alteration in the Mandate Form
- Incomplete form and mutilated forms
- Invalid MICR code for ECS
- Invalid IFSC code for NACH

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

- The investor has signed on all the PDCs. Only CTS compliant cheques will be accepted.
- The application form is completed in all respect and signed by all the applicants.
- All PDCs should be of every month/quarter's same day i.e. 1st, 5th, 15th or 25th of same bank account.
- Dishonored cheque(s) may not to be presented again for collection. Further, no correction in date on the cheque is permitted otherwise the cheque shall be subject to rejection.
- All PDCs should be same scheme, option & same amount.

For all schemes each SIP cheque should have a minimum investment amount of ₹ 2,000 (as applicable for the respective scheme(s)) and a minimum of 6 instalments. For ELSS the minimum investment amount of each SIP is ₹ 500 and a minimum of 6 instalments

Where an Investor may have filled /provided relevant data under both the Forms NACH, [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.