PRINCIPAL SYSTEMATIC INVESTMENT PLAN (SIP)



HAVE YOU SAVED ENOUGH FOR A RAINY DAY?



Application Form (For Investments only through SIP)

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

Application No.

FOR	NEW APPLICANTS	Instructions in the	In case of Applications received on behalf of Minor - Standing Instructions in the nature of SIP will be registered only till the				
Please read the instructions befo	ore filling the Applicatio	on Form	date of Minor atta	ining Majority.			
DISTRIBUTOR INFORMAT	TION & APPLICATION R	RECEIPT DATE					
Broker ARN Code	Sub-Broker ARN Cod	e EUIN	Sub-Broker Code	Principal Group E	imployee Code		
ARN-109217		E150257					
I/We hereby confirm that the EUIN without any interaction or advice by the advice of in-appropriateness, if a distributor has not charged any adviss Upfront commission shall be paid directly lincluding the service rendered by the distributions.	he employee/relationship many, provided by the employed by fees on this transaction. It is the investor to the AMFI regis	anager/sales person of the above de/relationship manager/sales pers (Refer Instruction No. 3)	istributor or notwithstandin on of the distributor and th	e Signature of Sole/ Firs	t Applicant/ Holder		
TRANSACTION CHARGES Investors are advised to confirm if he/s (Note: If this section is left blank, it is assum In case the total commitment for SIP (i.e. amoun or ₹ 100/- (for investor other than first time mu	she is a First Time Mutual Fur ned that the Applicant(s) is not a l t per SIP installment x No. of installm	First Time Investor for the purpose of de nents) amounts to ₹ 10,000/- or more and the	one of the options:- First t ducting Transaction Charges) he Distributor has opted to receive Tr	ime Mutual Fund Investor ansaction Charges, ₹ 150 (for first)	time mutual fund investor)		
		th black/blue ink, use one box for			rds)		
NAME OF FIRST / SOLE APPLICANT	Mr. Ms [No	ote: No Joint holding permitted in c	ase of minor applicant - Refe	r Instruction no. B(12)]	Incha Inche		
Date of Birth (Mandatory for Minor Applicant	Foclare Cupporting Decument		Y PAN	L A S I	N A W E		
		DOL Miner Deal (5) Deal					
STATUS - Resident Individual NRI /			, – – 1	ny Others (Please specify)			
Guardian (Mandatory for Minor Applicant) /	POA Holder / Contact Person	(in case of non-individual investors - PAN	& KYC not required for contact po	erson) Mr. Ms	IN LA IM LE		
Date of Birth DDMMMY	/ Y Y Y PAN			nship with Father Mot Applicant Note: Enclose Sup	her Legal Guardian		
NAME OF THE SECOND APPLICANT [Mr. Ms	 M	N A M E	L A S T	N A M E		
Date of Birth D D M M Y	/						
Date of Birth DD MMMY ADDRESS OF FIRST / SOLE APPLICANT	PAN [P.O. Box Address is not sufficie	int]		sure that Copy of KYC Ackno to your Application Form as p			
Cia.				Die Code	MARK		
City OVERSEAS ADDRESS (in case the First A	State State Policant is NRI/FII/PIO) [P.O. Boy	Address is not sufficient Refer Instru	tion No. R(6)}	Pin Code			
	pplicant is NNI// II// 10/ [1.0. box						
City	State	Country		Zip Code			
CONTACT DETAILS OF FIRST / SOLE A	PPLICANT (Please ensure that y	ou fill in the contact details for us to ser	ve you better)				
Phone O		R	Fax				
Mobile		☐ I / We wish to receive upda	tes via SMS on my mobile	(Please √)			
e-mail	IN	B L O C K L	E T T E R S	5			
I/We wish to receive the following docum	ents via e-mail in lieu of physica	l document(s) [Please ✓] ☐ Account Sta	tement Newsletter Annu	ial Report All Statutory Ret	urns / Information		
IF APPLICANT IS A NON-RESIDENT [Ref ☐ NRI (Repatriable) ☐ FII (Repatri ☐ PIO ☐ NRI (Non R	able) NRI Minor	(Repatriable)	PATION OF 1ST APPLICANT / iness Service Profuse Wife Student		griculture		
MODE OF HOLDING (Please ✓) ☐ Sin	<u> </u>			Others (Flease specify)			
	- , -	Anyone or Survivor (Detault Option	i . Jointly)				
DOCUMENTS ENCLOSED MOA & AOA ☐ Trust Deed ☐ Bye-Lav		olution / Authorisation to invest List of	of Authorised Signatories with Spec	cimen Signature(s) POA	continued overl		
ACKNOWLEDGEMENT SI	LIP (To be filled in by t	he Applicant) ARN No	Sub-Bro	ker ARN:	EUIN:		
Received from				Application No.			
Cheque / DD No.		Dated:	O/MM/ YYYY [
Drawn on Bank & Branch							
Scheme / Plan / Option		Amount ₹		Signature, Stam	ın & Date		
daaaa Naka . All wuudhaaaa aua auki.				orginature, Stalli	ip & Dutt		

3 INVESTMENT DETAILS (Please ✓ Choice of Scheme /	Plan / Option) - P	lease ensure	there is only one	cheque/DD per app	olication form
Equity / Balanced & Fund of Funds Schemes				Growth	
	Principal SMART E		Direct Plan+		
Principal Emerging Bluechip Fund Principal Index Fund Principal Global Opportunities Fund Principal Divider		Balanced Fund	Regular Plan	Dividend Payout Rei	nvest Sweep
Principal Retail Equity Savings Fund#		Direct Plan	n+ Regular Plan	Growth	,
ELSS Principal Personal Tax Saver Fund Principal Ta	ax Savings Fund	Direct Plar	n+ Regular Plan		
Debt / Liquid Schemes					
□ Principal Government Securities Fund□ Principal Income Fund - Long Term Plan	Direct Plan+	Regular Plan	Dividend Frequency -	lend - ○ Payout ○ Re □ Quarterly □ Ann	-
 □ Principal Debt Opportunities Fund - Conservative Plan □ Principal Cash Management Fund 	Direct Plan+	Regular Plan	☐ Growth ☐ Dividend Frequency / F☐ Monthly - ☐ Payo	acility - 🗌 Daily 🔲 Wee	
☐ Principal Retail Money Manager Fund#	Direct Plan+	Regular Plan	Growth Divid	lend (Monthly) O Reinv	est
□ Principal Debt Opportunities Fund - Corporate Bond Plan□ Principal Bank CD Fund □ Principal Income Fund - Short Term Plan	Direct Plan ⁺	Regular Plan	Growth Dividend Frequency -	lend - ○ Payout ○ Re ☐ Monthly	invest O Sweep
T T I I I L I DE DE L	,			nly O Quarterly - Payout	Reinvest Sweep
	gular Plan Growth C	Accumulation A	AEP #Subscriptions is rest Association of Person	ricted only for individual inve is & where an individual is an	stors (including HUFs ultimate beneficiary)
Only for investors without broker code. If Direct plan is opted and Broker code also n	nentioned, the broker code	will be ignored. [f			
weep to Scheme			(In cas	e of Sweep Facility, please	ensure to fulfill th
Plan	ption			um investment criteria in	
4 REGISTRATION THROUGH POST DATED CHEQUES					
First SIP Cheque No.		(Note: Che	que should be drawn f	rom Bank A/c details prov	rided below)
Account Type (Please ✔) Savings Current NRE NRO	FCNR NRSR C	Others	MICR Code	nis is a 9 digit humber next t	o your Cheque No.
neque issued om Bank A/c. No.	Nar	me of 1st Bank A/c	holder		
ank Name	Nar	me of 2nd Bank A/c	holder		
ranch & City Pin code	Nar	me of 3rd Bank A/c l	holder		
etails of the Payer (In case, the First Unitholder is not a Bank A/c. holder from	n where the payment is	being made) [Ref	fer Instruction No. C]	Enclose both the following I	Documents
Parent/Grand Parent/related person (Not to exceed ₹ 50,000):	Name			KYC Acknowledgement L	etter of the Payer & Payee
Employer: Name	Custodian:	Name		Joint Declaration	
nd and subsequent Installments: No. of Cheques Atle		ount Per que ₹		Total Amount ₹	
requency Monthly Quarterly 2nd and subsequent installme		From		Amount	
econd and subsequent installment month	SIP Date 1st		15th 25th	(the date on which yo	u want to invest)
Please mention the Application No., PAN and Name of the First Unitholder on the r			e dated as per the SIP date	_ `	u want to invest/
ivestors who wish to invest through Auto Debit (ECS) OR through Standing In:					ions can be selected
5 BANK ACCOUNT DETAILS (Mandatory) [Refer Instruct	tion No. Cl				
ink Name					
o not abbreviate)		Branch / City			
(Please provide the full account number)					
anch Address				D. C.	
.T. (9) (0.5.5.1) [5.11.5.1]	[Pin Code	
count Type (Please 🗸) For Residents Savings Current For Non-Residents		Repatriable		ners	
	igit number next to your C	heque No.		s : (For Direct Credit)	[* indicates - Mandator
nly for IFSC* TGS* Code Code Code			☐ Blank cancelled	cheque Copy of cheque	
6 ASSIGNMENT CLAUSE (Relevant for resident applica	nt of the Principal P	ersonal Tax [©]	Saver Fund and Pri	ncinal Tax Savings Fi	ınd)
71551GHILLETT CEPTOSE (Hotertaile for resident applical	it or the rimerpuri			payable in the event of my a	
oncerning Insurance Company ["Insurer"] under the Insurance Policy arranged by the C	Company for the investors in			Tax Savings Fund; in favour	of:
ame of Assignee Mr/Ms/Mrs				Date of Birth	<u>AMJYYYY</u>
aving his/her address at		Din		Ctata	
City ame of Guardian (where the Assignee is a Minor)		Pin		_ State	
further declare that receipt of the benefits, if any, by the above named Assignee sh	all be sufficient discharge t	hereof to the Insur	rer/ Company.		
also confirm having noted the key terms and conditions of the referred accidental de				The decision of the Insurer or	n any matter related
dmissibility of a claim shall be final and binding. Date Place _	·	Witness Name			_
/itness Address	time terms		Witness Signatur		
Name of the - Sole/First Applicant only in case of an individual applicant, Karta in c	ase of HUF and First Applic	ant in case of Ass	ociation of Persons (AOP)/	Body of Individuals.	
finor's Relationship	r in the space provided for in	the application for	m. Investor may not get co.	ered under insurance if the as	signee is not annointe
,, and approximate to the state of the designed for the modulities core	pace provided for in	Philes (1011 101			. continued overle
For investment related enquiries, Investor Grievance please cor	ntact:				

Principal Mutual Fund

Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.
TOLL FREE: 1800 425 5600. Fax: 022-6772 0512. Email : customer@principalindia.com Website : www.principalindia.com

7 NOMINATIO	-				•		-							.1				
settlements made to such	inate the th Nomin	undermen ee and Sig	tioned N nature of	ominee t f the Non	o receive ninee ack	the Un nowled	iits allo Iging re	itted to r eceipt the	ny/our ereof, s	cred shall	it in m be vali	y/our to d discha	lio in irge b	the eve y the A	ent of my/our death. I/We also understand that all payments and MC/Mutual Fund/ Trustees.			
	Mr.	Ms	1 1	ı	1 1	1			ı	ı	ı	1 1	1		Date of Birth D D M M Y Y Y Y			
NAME OF PARENT / LE	GAL GU	ARDIAN (i	in case o	f minor)	☐ Mr.		Ms								(in case of minor)			
ADDRESS OF NOMINE	E / GUAI	RDIAN	1 1			1						1 1	ı					
			1							+								
City								Pin Cod	le	Ť					Specimen Signature of Nominee / Guardian			
OR																		
☐ I/We do not wish to	nominate	a nomine	e in my /	our folio.	Si	ignatur	e of 1	st Unit I	Holder			Sign	ature	of 2nd	d Unit Holder Signature of 3rd Unit Holder			
[Applicants can make m	ultiple no	mination (t	to the ma	ıximum o	f three) b	y filing	nomin	ation for	m avail	lable	at our	Investor	Servi	ce Cen	tres / <u>www.principalindia.com</u>]			
8 DEMAT ACC	COUNT	DETAIL	.S [Refe	er instru	iction N	No. 'B	(14)]										
Depository Participant	(DP) ID									Ве	eneficia	ary Acco	ount l	Numbe	er			
9 BENEFICIAL	OWNE	R [Refe	r instru	ction N	o. 'F']													
					ted pursu	uant to t	his App	olication -	- [] Ye	es [No	(Note: If	this s	ection is	s left blank, it is assumed that the Applicant(s) is the Beneficial Owner)			
If no, kindly indicate the [Kindly enclose Copy of					for the E	3eneficia	al Owr	ner. AMC	Reserv	ves t	he righ	t to see	k furtl	her info	ormation/documents for verification purpose]			
10 PRIVACY PC																		
Yes No. I/We	consent t	o and auth	norize the	AMC to	share all	informa	ation (including					al info	ormatio	n or sensitive personal data or information) provided by me/us for			
transacting in Principal M				sociates/(roup Co	mpanies	s, for o	ffering th	neir ser	vices	and pr	roducts						
DECLARATION A We have read and understood the	_		_	iment/s to the	s Schama(s) ii	ncludina th	a sactions	on "Prayont	ion of				I					
We have read and understood the Money Laundering and Know Your the Scheme as indicated above ["th	Customers".	I / We hereby ap	pply to the Tr	ustees of the	Principal Mut	tual Fund (ti	he Mutua Lsuch oth	I Fund) for u	nits of					APP	LICANT SIGNATURE POA HOLDER SIGNATURE			
Mutual Fund [Scheme(s)] Into Which as applicable to my / our investment	my/our invest	ment may be m further transact	noved pursuar tion under the	nt to any instri Schama(s) I	uction receive / We have no	ea trom me/ t received n	rus to swe	ep/switch the	e units hv anv			ture of pplicant	. / -	POA Details - Name				
rebate or gifts, directly or indirectly, i	n making this not held or de	investment. IM	le further dec	lare that the	amount inves	ted by me/u	us in the S regulation	cheme(s) is d	erived ute or		POA Holder /		-	etails - Nairie				
rebate or gifts, directly or indirectly, in making this investment. IWNe further declare that the amount invested by me/us in the Scheme(s) is denoted through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute legislation or any other applicable laws or any notifications, directions sixued by any openmental or statutory authority from time to time. We confirm that Iwne have read and understood "Privacy Policy" of PMF/AMC hosted on www.principalindia.com and hereby consent to a						. IWe	2	Guardian			PAN Enclosor	d (please ✔) ☐ PAN ☐ KYC (Attach copy of PAN & KYC^)						
authorize AMC to collect personal information including without limit offering services and support requestions.	information o	r sensitive personal information	onal data or i	information a sonal data or	s defined in information	the "Privacy	y Policy" : by me/us	and to use all for extendin	II such	S				LIICIUSE	a (piease V) TAIN THE (Attach copy of TAIN & KTC-1)			
offering services and support reque offering their services and products.	sted and to s IWe also con	hare with and sent to disclose	disclose the s all such infor	same to PMF/ mation includ	AMC's Asso ina without l	cíates/Group imitation pe	p Compa ersonal inf	nies (Affiliate ormation /se	s), for nsitive	뭂	Ciana	tuus of		APP	LICANT SIGNATURE POA HOLDER SIGNATURE			
personal data or information provio persons or entities that are assessing	led by me/us to our compliar	to non-affiliated nce with industr	I third parties ry standards.	such as, but We further o	not limited to	o, attorney: Awe have th	s, accoun	tants, auditor authority fro	rs and m the	¥		ture of Applican	t/	POA D	etails - Name			
information including without limitation personal information personal data or information provided by me\u00edus 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 services and products. We also consent to disclose all such information including without limitation personal information from the personal or entities that are assessing our compliance with industry standards. We further confirm that the have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pho Asset Management Company Put. 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 melus 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 melus. If We authorize AMC to							POA I	Holder										
							d (please ✔) □ PAN □ KYC (Attach copy of PAN & KYC^)											
reject the application, reverse the units credited, restrain melus from making any further investment in any of the Scheme's of Principal Mutual Fund, recover I debit multur folio(s) with the penal interest and take any appropriate action against melus in case the cheque(s) I navment								LICANT SIGNATURE POA HOLDER SIGNATURE										
unwelnd populs and recompour amount to high our dark account, where awive has soon an angelied with my your bank. Whe hereby confirm that I Me are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.					Act of			pplican	t /	POA D	etails - Name							
Applicable to NRIs only: I / We the funds for subscription have be External / Ordinary Account /FCNI	confirm that en remitted f	I am / we are N	Non- Residen	ts of Indian I	Nationality /	Origin and	I / We he	reby confirm	n that idents		TUA	POA Holder		PAN Enclosed	d (please ✔) □ PAN □ KYC (Attach copy of PAN & KYC^)			
,	We further	confirm & de	aclare that ere the PAN	I/We do no	t have any	existing	Micro SI	IPs in the s	cheme(s	of F	Principal count of	Mutual Fu	ind wh	nich toge	ether with the current Micro SIP application will result in aggregate investments thold PAN as on date			
22					5.0.10		,								^ Refer Instruction No. D			
		SIP pa	yment	through	Electr	onic C	learir	ıg Serv	ice (D	ebi	t Clea	ring) c	of the	e Rese	erve Bank of India (RBI)			
					List o	of Cities	for SI	P Auto D	ebit Fa	acilit	ty via E	CS (Deb	it Cle	aring)				

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, Érode, Gadag, Gangtok, Gorakhpur, Gulbarga, Guwahati, Gwalior, Hassan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, 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, Trichy, Trivendrum, 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, Bank of Baroda, Bank of India, Punjab National Bank, IDBI Bank, Kotak Mahindra Bank, Indus Ind Bank, Axis Bank, State Bank of India, Corporation Bank, Union Bank of India, Allahabad 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

Achter, Aburoad, Andahur, Adempurdode, Adilabed, Admi, Adoc, Agardak, Agra, Ahmedadad, Almechaga, Rizani, America, Anda, Akhor, Alebra, Alebra

Parent/Frelated person (Not to exceed \$ 50,000): Name Size	Broker ARN Code	ARN-1092		Sub-Broker ARN Code	EU	IN E15025	57 Sul Co	b-Broker de		Applica No.	tion	
Amount (18) Cheege Dop Fires Sir Cheque Dop	Scheme						Plan			0	ption	
Intel of Parented Please v Cream DP First St Cheque/DD No. Mode: Cheque/DD work of the Standard Standar					(ii) DD Charges (₹)						
County C	. ,	nt (Please 🗸)	Cheque	DD# *First SIP C	hegue/DD No.			, ,	., .,	ould be dr	awn from Bank A/c	details provided below
Procede Rane of 1st Sark Act holde Rane of 1st Sark Act	,					NR NRSR	Others					
And have many for Bank Archards the Payer (in case, the First Linkhöder's tool a lank Arc holder from whether the payment is being made) [Refer Instruction No. C] Codes with Flamesting and Payment and Payment is being made) [Refer Instruction No. C] Codes with Flamesting and Payment and Payment is being made) [Refer Instruction No. C] Codes with Flamesting and Payment Instruction No. C] Codes with Flamesting and Payment Instruction No. C] Codes with Flamesting Archards Instruction No. Codes with Flamesting Archards Instruction No. Codes with No. Codes with Archards Instruction No. Codes with No. Codes with No. Codes with Archards Instruction No. Codes with	neque/DD issued	d							Wilcit Code _		19	, ,
Teach Soft Representation provided to exceed \$5,00000 Grandsome the payment is being made) [Refer Instruction No. C] Grandsome the provided person (Not to exceed \$5,00000 Grandsome the payment is being made) [Refer Instruction No. C] Grandsome the payment of the payme	ank Name						Name of 2nd Ba	nk A/c holder				
Perrid Content Form Secretary Secret	,											
ach SP Amount (R) SP Start Date	Parent/Grand					Name			tion No. C]	• K	ose both the following YC Acknowledgement pint Declaration	g Documents t Letter of the Payer & Paye
Period Selectations Second and obsequent installation Second and obsequent Second a		ınt (₹)		SIP Sta	1 - 1 -		Y	requency	Monthly	Ouarterly		nent (Atleast 6
Please method the Application No. PM and Name of the Fist Unbitodies on the newword the Cheeye ADD. First Investment in Service a change and subsequent innestments was the behind soft and the proculous given above contrast and ones mystery willingens to need above through paraposation in CS. In case the cheeyed myster instructions to desponsible. Signature of 1 st 1 holder PDA Holder Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of 3 and 1 st 1 holder Signature Guardian Signature of	IP Period S	Start From 2nd instalment)	M Y Y	End on	M Y Y		ubsequent install	lment dates	15	<u> </u>	IIICI. IIISI IIISId	5th 25th
To Brank USE ONLY (Not to be filled in by Applicant) Constorme Rel. No. Recorded by Bank use Authorisation OF THE BANK ACCOUNT HOLDER [to be signed by all the Account Holder(s)] We hereby sulforms the bank to debt my four account for making payment to Propal Mutual Fund through ESS Debtil as per the details given been. We have read the relevant Scheme Additional information and agree to discharge the responsibility secreted of meta-sis a principant under the recordering scheme(s). We will also inform Principal Mutual Fund brough ESS Debtil as per the details given been. We have read the relevant Scheme has been from your bank. It was have read the relevant Scheme has been from your bank. It was have read the relevant Scheme the sis or thorny payments. We will also inform Principal Mutual Fund Mutual Fund through the Control Musal Fund through three authorized service provides to debt my four bank account by ECS Debtil Clearing for collection of SIP payments. Its Account Holder's Signature (% in Bank Records) Investors can either opt for Auto Debtil (ECS) OR Standling Instructions. 12 SIP - DIRECT DEBIT / STANDING INSTRUCTION (s)) FORM (First Investment in SIP vide a cheeque and subsequent investments via Auto Debtil (ECS) OR Standling Instructions. 12 SIP - DIRECT DEBIT / STANDING INSTRUCTION (s)) FORM (First Investment in SIP vide a cheeque and subsequent investments via Auto Debtil (ECS) OR Standling Instructions. Axis Bank Bank of Baroda Bank of India Corporation Bank Union Bank of India Allahabad Bank Branch (please select I/1 your concerning Bank & mention the Branch) Sub Request for maintaining of a Direct Debtil / Standling Instruction (S1) for SIP with Principal Mutual Fund We, NAME OF RETURNINGUES (Recorded by Michael Standling Instruction (S1) for SIP with Principal Mutual Fund We, NAME OF RETURNINGUES (Recorded by Michael Standling We be a sea of the standling of the Bank Records) In the standling of the Bank Account Holder: Name of the 1st Bank Account Holder: Name of the 1st Ban	Please mention Ve herein declare ted upon, then in	the Application No. e that the particulars on such an event the B	., PAN and Nai given above are ank, the AMC a	me of the First Unitholo correct and express my/o and Principal Mutual Fund	der on the reverse of our willingness to make d shall not be held resp	the Cheque / DD. payments referred a consible.	First Investment in bove through partici	n SIP vide a chec ipation in ECS. In	que and subsequer case the cheques/ r	it investmer my/our instr	ts via Auto Debit , av uctions to the Bank a	vailable in selected cities on re dishonoured or cannot b
FOR BANK USE ONLY (Not to be filled in by Applicant) corded on	lease note Si	gnature(s) shoul	d be as it ap	opears on the appli	cation form and	in the same ord	er. In case, Mod	de of Holding				
Continued on Document Description De		D M M Y	/ Y Y	Y .		`	tamp)		Signature	of the A	Authorised Offic	ial from the Bank
AUTHORISATION OF THE BANK ACCOUNT HOLDER (to be signed by all the Account Holder(s)) We heavy authorise he bank to debt my four account for making apparent to Phinopal Mutual Fand through ECS (Debti a sper the debta) guesn hasen. We have read the relevant Scheme Additional Information and sper to discharge the responsibility expected of melay as a participant under the concernant scheme; Madural Fand through ECS (Debti a sper the debta) gueen hasen. We have read the relevant Scheme Additional Information and sper to discharge the responsibility expected of melay as a participant under the concernant scheme; Mutual Fand, about sper the presentative carrying this is to inform you that, I we have repisted with the 80% Sections. Cleaning Service and that the payment Lowards my investment in Princepal Mutual Fand about and whall be made from my four the value authorised the presentative carrying this is the four four facility of the payment Lowards my investment in Princepal Mutual Fand about and the payment Lowards my investment in Princepal Mutual Fand about and the payments. In Account Holder's Signature (As in Bank Records) 2nd Account Holder's Signature (As in Bank Records) 3nd Account Holder's Signature (As in Bank Records) 2nd Exercised (As an Bank Signature) 2nd Account Holder's Signature (As in Bank Records) 3nd Account Hold		BANK USE O	NLY (Not		7)			1 -			
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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 - 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 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.
- Association: The Mutual Fullow will not effect and any request for feuting of defining 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.

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 www.principalindia.com.
- 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.
- 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.

Note: Following person(s) shall not be permitted to make any fresh purchases/additional purchases/switches in any schemes of Through Mutual Fund (a) "United States Persons" within the meaning of Regulation S 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 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 Indian 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.
- of Persons (AUP), the application must be signed by the Authorised Signatory.

 Direct Plan. In accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, requiring Mutual Funds to provide "Separate Option for direct investments", effective January 1, 2013, Direct Plan has been launched under all the open ended Schemes/Plans of Principal Mutual Fund(Except which has been dosed 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 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 ie Direct/Regular is ticked, 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, shool Leaving Certificate? Mark sheet issued by Higher Secondary Board of Respective States, ICSE, CBS 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. 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. Redemption will be made to the Bank Account held in Minors Name with Guardian as mentioned in the Folio as a Second/Thin Folior Holder in the Bank Account. (f) Minor Applicants are deligible 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 Official Point of Acceptance of Transactions (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.

 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 Tirust 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.

 Allotment of units in Demat mode/Demat Account Details: Applicant who wishes to apoly for allotment in electronic form
- Allotment of units in Demat mode/Demat Account Details: Applicant who wishes to apply for allotment in electronic form must: (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 / beneficiary account number and DP ID appearing in the application form. In case of incorrect/incomplete details, allotment will be made in physical form. (c) Ensure that names in the application form should be identical to those appearing in the account details in the depository. 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. directly in the demat account of the investor.
- 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/newinflows 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 installments.

It is clarified that there shall be no transaction charge on (a) subscription below $\overline{\varsigma}$ 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

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.

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 endeayour 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. Redemption in the case of Minor Applicant will be made to the Bank Account held in Minors Name with Guardian as mentioned in the Folio as a Second/Third Holder in the Bank Account.

- Third Party Payments: Asset management Companies (AMCs) shall not accept subscriptions with *Third-Party payments except
- 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
- Custodian on behalf of an FII 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 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:

- 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, 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 I one of the account holder in case of Joint Bank Account, the AMCI 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 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 defaulth 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 I dividend proceeds shall be processed as per specified service standards and the last registered bank account information in the records of Registrar & Tansfer 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&I.

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

(D) KYC REQUIREMENTS

(A) A Sept 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.

Incase of application in joint rianes (iii) Quadralin its act of Inflox.

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 AMCs or any KYC compliant Mutual Fund Distributor who holds AMFI/NISM, certification. Further, for applications received directly by the Mutual Fund, IPV carried out by Scheduled Commercial Banks can also be reflied 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 Inustee Co. Pvrt. 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 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.

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

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

(E) NOMINATION

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

(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/XYC 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.

(G) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN):

EUIN is an 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 EUIN 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 EUIN 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, PAM 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 of sensitive personal data or information of their than to carry out the purposes for which such personal information or sensitive personal data or information of sensitive personal data or information or sensitive

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.
- 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.
- 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) SIP enrolment will be discontinued by AMC in case [a] the SIP installment is not honored consecutively for three SIP installments [b] if any 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 [c] 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[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.
- 7) 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 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.
 - (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.
- 10) 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.
- 11) 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.
- 12) Cancellation of SIP: Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- 13) 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.
- 14) AMC reserves the right to introduce / modify the frequency for SIP / SWP / STP

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

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities were the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit.
 Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount, same scheme/plans/options.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form is completed in all respect and signed by all the applicants.
- Bank account details are correctly and completely furnished including the 9 Digit MICR Code which is mandatory for SIPs through ECS.
 9 digit Branch MICR code to be mentioned on the SIP form. For payable at par cheques applicant need to mention the bank branch MICR no. on the SIP application form. If MICR code starts with 000 and end with 000 then investor should confirm the 9 digit MICR code with his / her bank 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
- 2. The application form is completed in all respect and signed by all the applicants.
- 3. All PDCs should be of every month's/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.
- 5. Currently there are above 800 locations where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations.
- For all schemes each SIP cheque should have a minimum investment amount of ₹2,000 (as applicable for the respective scheme)
 and a minimum of 6 installments.

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

- Investors having account with above bank(s) and interested in SIP can apply by filling up the ECS form.
- Any correction made on the Direct Debit / SI form should be signed by the investors otherwise the same will be rejected by the bank(s).
- 3. 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 Cycle SI date.
- For Direct Debit / SI form with any of the above referred bank(s), please request for the same.

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

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

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

Features of the Direct Debit / SI SIP - Outstation locations

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

Requirements for Direct Debit / SI SIP:

- 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 at any location in India:
- ICICI Bank Bank of Baroda Bank of India Punjab National Bank IDBI Bank Kotak Mahindra Bank Indus Ind Bank
 Axis Bank State Bank of India Corporation Bank Union Bank of India Allahabad Bank
- . The period of SIP should be clearly defined in the Direct Debit / SI form with the start date and end date of the SIP.
- Investors to mention the first Direct Debit / SI date on the Direct Debit / SI form and not the 1st Cheque date eg: if the investor starts the SIP from 15th Dec 2011 with the first cheque dated 15th Dec 2011 then the Direct Debit / SI form should have the Direct Debit / SI starting date as 15th Jan 2012 upto the end date.

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

- 1. Photocopy of the Direct Debit / SI form will be rejected
- $2. \hspace{0.5cm} \textbf{Signature of the investor(s) missing I does not tally with the signature in the bank's records.} \\$
- 3. Relevant alteration in the Direct Debit / SI form not counter signed by the account holder.
- 4. Incomplete form and mutilated forms.
- 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.