

# 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-109217		E150257		

☐ 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. 3)

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(15)]

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 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(12)]

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

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

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

Date of Birth PAN Relationship with Minor Applicant ☐ Father ☐ Mother ☐ Legal Guardian [Note: Enclose Supporting Document]

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms

Date of Birth PAN

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms

Date of Birth PAN

Kindly ensure that Copy of KYC Acknowledgement Letter are enclosed to your Application Form as per Instruction No. D.

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

City State Country Pin Code

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

City State Country Zip Code

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

Phone O R Fax

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

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

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

IF APPLICANT IS A NON-RESIDENT [Refer Instruction No. B(6)]

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)  
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ✓)

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

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

### 2 DOCUMENTS ENCLOSED (Please ✓)

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

### ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

ARN No:

Sub-Broker ARN:

EUIN:

Received from

Cheque / DD No.

Drawn on Bank & Branch

Scheme / Plan / Option

Amount ₹

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

Application No.

Signature, Stamp & Date

**3 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form****Equity / Balanced & Fund of Funds Schemes**

<input type="checkbox"/> Principal Large Cap Fund	<input type="checkbox"/> Principal Growth Fund	<input type="checkbox"/> Principal SMART Equity Fund	<input type="checkbox"/> Direct Plan <sup>+</sup>	<input type="checkbox"/> Growth
<input type="checkbox"/> Principal Emerging Bluechip Fund	<input type="checkbox"/> Principal Index Fund - Nifty	<input type="checkbox"/> Principal Balanced Fund	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Dividend ○ Payout ○ Reinvest ○ Sweep
<input type="checkbox"/> Principal Global Opportunities Fund	<input type="checkbox"/> Principal Dividend Yield Fund			
<input type="checkbox"/> Principal Retail Equity Savings Fund <sup>#</sup>	<input type="checkbox"/> Direct Plan <sup>+</sup>	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth	

**ELSS** ☐ Principal Personal Tax Saver Fund ☐ Principal Tax Savings Fund ☐ Direct Plan<sup>+</sup> ☐ Regular Plan
**Debt / Liquid Schemes**

<input type="checkbox"/> Principal Government Securities Fund	<input type="checkbox"/> Direct Plan <sup>+</sup>	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend - ○ Payout ○ Reinvest ○ Sweep
<input type="checkbox"/> Principal Income Fund - Long Term Plan			Dividend Frequency - <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual
<input type="checkbox"/> Principal Debt Opportunities Fund - Conservative Plan	<input type="checkbox"/> Direct Plan <sup>+</sup>	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend
<input type="checkbox"/> Principal Cash Management Fund			Dividend Frequency / Facility - <input type="checkbox"/> Daily <input type="checkbox"/> Weekly - ○ Reinvest <input type="checkbox"/> Monthly - ○ Payout ○ Reinvest ○ Sweep
<input type="checkbox"/> Principal Retail Money Manager Fund <sup>#</sup>	<input type="checkbox"/> Direct Plan <sup>+</sup>	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend (Monthly) ○ Reinvest
<input type="checkbox"/> Principal Debt Opportunities Fund - Corporate Bond Plan	<input type="checkbox"/> Direct Plan <sup>+</sup>	<input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend - ○ Payout ○ Reinvest ○ Sweep
<input type="checkbox"/> Principal Bank CD Fund <input type="checkbox"/> Principal Income Fund - Short Term Plan			Dividend Frequency - <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Debt Savings Fund	<input type="checkbox"/> Monthly Income Plan <input type="checkbox"/> Direct Plan <sup>+</sup> <input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth ○ Accumulation ○ AEP	<input type="checkbox"/> Dividend ○ Monthly ○ Quarterly - ○ Payout ○ Reinvest ○ Sweep
	<input type="checkbox"/> Retail Plan <sup>#</sup> <input type="checkbox"/> Direct Plan <sup>+</sup> <input type="checkbox"/> Regular Plan	<input type="checkbox"/> Growth ○ Accumulation ○ AEP	

<sup>#</sup>Subscriptions is restricted only for individual investors (including HUFs, Association of Persons & where an individual is an ultimate beneficiary).

<sup>+</sup> Only for investors without broker code. If Direct plan is opted and Broker code also mentioned, the broker code will be ignored. [Refer Instruction No. B(11)]

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

**4 REGISTRATION THROUGH POST DATED CHEQUES**
\*First SIP Cheque No. \_\_\_\_\_ (Note: Cheque should be drawn from Bank A/c details provided below)  
Account Type (Please ✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ NRSR ☐ Others \_\_\_\_\_ MICR Code \_\_\_\_\_ This is a 9 digit number next to your Cheque No. \_\_\_\_\_  
Cheque issued from Bank A/c No. \_\_\_\_\_ Name of 1st Bank A/c holder \_\_\_\_\_  
Bank Name \_\_\_\_\_ Name of 2nd Bank A/c holder \_\_\_\_\_  
Branch & City \_\_\_\_\_ Pin code \_\_\_\_\_ Name of 3rd Bank A/c holder \_\_\_\_\_
**Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. C]**
☐ Parent/Grand Parent/related person (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

**Investors who wish to invest through Auto Debit (ECS) OR through Standing Instructions - please fill section 9 or 10 respectively. Either Auto Debit (ECS) OR Standing Instructions can be selected.**
**5 BANK ACCOUNT DETAILS (Mandatory) [Refer Instruction No. C]**
Bank Name (Do not abbreviate) \_\_\_\_\_  
Account No. \_\_\_\_\_ Branch / City \_\_\_\_\_  
(Please provide the full account number)  
Branch Address \_\_\_\_\_ Pin Code \_\_\_\_\_  
Account Type (Please ✓) For Residents ☐ Savings ☐ Current For Non-Resident ☐ NRO ☐ NRE ☐ Repatriable ☐ Non-Repatriable ☐ Others \_\_\_\_\_  
MICR Code\* \_\_\_\_\_ This is a 9 digit number next to your Cheque No. \_\_\_\_\_ Essential Enclosures : (For Direct Credit) [\* indicates - Mandatory]  
Only for IFSC\* \_\_\_\_\_ NEFT\* \_\_\_\_\_  
RTGS\* Code \_\_\_\_\_ Code \_\_\_\_\_ ☐ Blank cancelled cheque ☐ Copy of cheque
**6 ASSIGNMENT CLAUSE (Relevant for resident applicant of the Principal Personal Tax Saver Fund and Principal Tax Savings Fund)**

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

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

Name of Guardian (where the Assignee is a Minor) \_\_\_\_\_

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

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

Witness Address \_\_\_\_\_ Witness Signature \_\_\_\_\_

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

Minor's Relationship \_\_\_\_\_

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

... continued overleaf



For investment related enquiries, Investor Grievance please contact:

**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

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

☐ 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.

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

Signature Verified by		Approved by BM	
<b>For CPU Use only:</b>			
Maintained on		Maintained by	
Name of the A/c Holder		Account Number	
Direct Debit / SI Start Date	Direct Debit / SI End Date	Next Direct Debit / SI Date	Amount

## INSTRUCTIONS FOR FILING THE FORM

This application form is for Resident Investors/NRIs etc., 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 - FILS

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.
- 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](http://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/FIL, 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 Principal 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 India. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership firms, the authorised Partner will sign on behalf of the firm. Similarly, for the Association of Persons (AOP), the application must be signed by the Authorised Signatory.

11. **Direct Plan:** In accordance with SEBI Circular no. CIR/MD/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 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 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, 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. Redemption 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. (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 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](http://www.principalindia.com) or you may also visit any of our OPT nearest to you.

13. 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.

14. **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.

15. **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 installments.

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 Unitholder's 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.

(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 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, which also must 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 is not an Account holder / one of the account holder in case of Joint Bank Account, the AMC/ R&T, reserves the right to reject the transaction / subscription application, without any liability.

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

**For Declaration format contact any of our Investor Service Centre or visit our website [www.principalindia.com](http://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 / certificate should be certified by the Bank Manager with his / her full name, signature, employee code].

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

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

**For Application Form and details, please refer [www.principalindia.com](http://www.principalindia.com) and Statement of Additional Information.**

### (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 i.e. 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 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 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.principalindia.com](http://www.principalindia.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 units. (9) Transfer of units / payment of redemption proceeds, in favour of a Nominee shall be valid discharge by the AMC against the legal heir(s) to an Account / Folio. (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 the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of such Nominee. (12) Applicants who do not wish to nominate must, at the designate space, confirm their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.

## (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.

## (G) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUN):

EUN 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 EUN 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 EUN 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](http://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.

# TERMS AND CONDITIONS

## 1. SYSTEMATIC INVESTMENT PLAN (SIP)

- In accordance with SEBI requirements, SIP Application Form and date of initial Payment Instrument should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque. Thereafter the date of subsequent SIP installment shall be 1st, 5th, 15th or 25th of a particular month ("specified date for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque.
- The subsequent SIP installment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- SIP Auto Debit is available only on 1st, 5th, 15th or 25th of a month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- 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.
- 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

- (b) If the SIP details indicated in this form materially vary from the SIP Details indicated in the ECS, the SIP application is liable to be rejected.

- Principal Mutual Fund reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its / their control.
- In case of fresh ECS / Direct Debit / SI Form, Investor has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.
- Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- Additional SIP : If an investor wants to continue with the existing folio, then the investor has to submit a duly filled and signed SIP form, alongwith the first cheque (if investment is in the new scheme) and one cancelled cheque.
- AMC reserves the right to introduce / modify the frequency for SIP / SWP / STP

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

### ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities were the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount, 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.
- The Name & Signature of investors on main application form & ECS application form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & ECS Forms.
- In order to prevent fraudulent practices, Investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number".
- Application number is mentioned on the reverse of the Payment Instrument.

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

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

- 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.

**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.**

### Requirements for Direct Debit / SI SIP:

- Direct Debit / SI form to be completely filled and signed by the investor(s) along with cheque for the first SIP
- The proposed investor(s) should have the bank account with any one of the following Banks 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:-

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