

Application No.

Please read the instructions before filling the Application Form

**DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE**

Broker ARN Code	Sub-Broker ARN Code	EUIN	Sub-Broker Code	Principal Group Employee Code
		E125252		

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. (Refer Instruction No. G)  
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Signature of Sole/ First Applicant/ Holder

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

Investors are advised to confirm if he/she is a First Time Mutual Fund Investor by selecting [please 3 one of the options:  First time Mutual Fund Investor  Existing Investor]

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

Please fill your Folio No. and Name and then proceed to Section (6) Common Account / Folio No. \_\_\_\_\_  
Name of Sole / First Unit Holder \_\_\_\_\_

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

NAME OF FIRST / SOLE APPLICANT  Mr.  Ms [Note: No Joint holding permitted in case of minor applicant - Refer Instruction no. B(11)]  
F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth (Mandatory for Minor Applicant - Enclose Supporting Document) DD MM YY YY PAN \_\_\_\_\_

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

Nationality \_\_\_\_\_ Country of Residence \_\_\_\_\_

Country of Tax Residence (Refer instruction I) \_\_\_\_\_

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

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

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

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

Date of Birth DD MM YY YY PAN \_\_\_\_\_ Relationship with  Father  Mother  Legal Guardian

Minor Applicant [Note: Enclose Supporting Document]

Nationality \_\_\_\_\_ Country of Residence \_\_\_\_\_

Country of Tax Residence (Refer instruction I) \_\_\_\_\_

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

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

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient] \_\_\_\_\_  
OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient] (Refer Instruction No. B(5)) \_\_\_\_\_  
Pin Code \_\_\_\_\_ Zip Code \_\_\_\_\_

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

Phone O \_\_\_\_\_ R \_\_\_\_\_ Fax \_\_\_\_\_

Mobile \_\_\_\_\_ I / We wish to receive updates via SMS on my mobile (Please 3 \_\_\_\_\_)

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

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

IF APPLICANT IS A NON-RESIDENT [Refer Instruction No. B(5)]  
NRI (Repatriable) FII (Repatriable) NRI Minor (Repatriable) OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please 3)  
PIO NRI (Non Repatriable) NRI Minor (Non Repatriable) Business Service Profession Retired Agriculture House Wife  
Student Others (Please specify) \_\_\_\_\_

GROSS ANNUAL INCOME (Please 3): Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs >25 Lacs - 1 Crore 1 Crore

Net-worth in (Mandatory for Non - Individuals) \_\_\_\_\_ as on \_\_\_\_/\_\_\_\_/\_\_\_\_ (Not older than 1 year)

FOR INDIVIDUALS: I am Politically Exposed Person YES NO  
I am Related to Politically Exposed Person YES NO  
Not Applicable iii. YES NO  
FOR NON-INDIVIDUALS INVESTORS (COMPANIES, TRUST, PARTNERSHIP ETC.):  
i. Is the company a Listed Company or Subsidiary of Listed Company or controlled by a Listed Company: [If No, please attach mandatory UBO declaration] YES NO  
ii. Foreign Exchange / Money Changer Services YES NO  
Gaming / Gambling / Lottery / Casino Services YES NO  
iv. Money Lending / Pawning YES NO

... continued overleaf

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

ARN No:

Sub-Broker ARN:

EUIN:

Received from \_\_\_\_\_

Cheque / DD / RTGS / NEFT No. \_\_\_\_\_ Dated: DD/MM/YYYY

Drawn on Bank & Branch \_\_\_\_\_

Scheme / Plan / Option / Sub-Option \_\_\_\_\_ Amount ` \_\_\_\_\_

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

Application No.

Signature, Stamp & Date



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

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

Mode of Payment (Please 3) 

<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	<input type="checkbox"/> RTGS	<input type="checkbox"/> NEFT	<input type="checkbox"/> ECS	<input type="checkbox"/> Funds Transfer
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 \*Cheque / DD / RTGS / NEFT No.

Account Type (Please 3) 

<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO	<input type="checkbox"/> FCN R	<input type="checkbox"/> NRSR
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 Dated 

D	D	M	M	Y	Y	Y	Y
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Payment from Bank A/c. No.  Name of 1st Bank A/c holder

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

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

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

Parent/Grand Parent/related person (Not to exceed ₹ 50,000):  Name  KYC Acknowledgement Letter & Third Party Declaration Form

Employer:  Name  Custodian:  Name

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

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

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

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

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

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

Plan  Option

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

Depository Participant (DP) ID  Beneficiary Account Number

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

Applicant is the Ultimate Beneficial Owner(s) of this investment.

Applicant is not the Ultimate Beneficial Owner(s) of this investment (Please submit the Declaration for 'Ultimate Beneficial Ownership' along with this form)

^ Where no box is ticked, the first statement will be taken as the default meaning that the applicant/investor is the Ultimate Beneficial Owner.

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

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

**12 US / NON-US PERSON DECLARATION FOR INDIVIDUAL (FATCA)<sup>#</sup>**

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

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

I am a US Person  I am not a US Person

**13 FORM FOR NON-INDIVIDUAL APPLICANTS / INVESTORS**

Details under FATCA / Foreign tax laws

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

Country	Tax Reference Number

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

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

Unable to confirm FATCA status

[We will contact you shortly to confirm your FATCA Status and obtain required supporting documents.]

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

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

Date of Birth

Name of the Investor: \_\_\_\_\_

PAN of the Investor:

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

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

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

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

Place:

Date:

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

**15 DECLARATION AND SIGNATURES**

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

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

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

^ Refer Instruction No. D

# INSTRUCTIONS FOR COMPLETING THE APPLICATION 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. The Fund reserves the right to accept/reject any application in whole or in part.

## (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

FIIs 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 FIIs should be submitted only to the Official Point of Acceptance of the Asset Management Company in Mumbai.

All Payment Instrument should be drawn in favour of "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 should be crossed "Account Payee Only". If the scheme name on the application form/ transaction slip and on the payment instrument are different, the application may be processed and units may be allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by unitholder.

### 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 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, 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. **Existing Unitholders:** In case of Applicant(s) who already have a Folio in Principal Mutual Fund, they can provide their folio number & first holder name in Section 1 and proceed to Section 6 of the Form. The details of such applicant(s) including details of bank account, sequence & mode of holding, address and nomination, as registered in the existing Folio number would apply to this investment and the said registered details would prevail over any conflicting information that may be furnished in this form. First Unitholders' name should be as per details in the existing folio number, else it would be liable for rejection. Where mandatory details for eg: PAN/KYC documents, local address in case of FI/NRI/PIO has not been provided/furnished earlier the same be provided alongwith this application form. Any changes in details registered with us need to be done via a separate application request.
2. If the broker name & code is left blank, the application shall be treated as direct.
3. Please write application serial number and name on the reverse of the cheque/demand draft.
4. The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).
5. 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. Where local address is not provided the application is liable for rejection.

Note: Following person(s) shall not be permitted to make any fresh purchases/additional purchases/ switches in any schemes of Principal Mutual Fund (a) "United States Persons" within the meaning of 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.

6. 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'.
7. It is expressly understood that the investor/Unitholder has the express authority from the relevant constitution (wherever required) to invest in units of the Fund and the AMC/Trustee/Fund would not be responsible if the investment is ultravires the relevant constitution.
8. 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).
9. Signatures should be in English or in any Indian language as specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership firms, the authorised Partner will sign on behalf of the firm. Similarly, for the Association of Persons (AOP)/Company, the application must be signed by the Authorised Signatory(s).
10. **Direct Plan**

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

Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan.

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

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

## 11. Minor Applicants

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

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

## 13. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS -

Applicant who wishes to apply for allotment of units 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 account number and DP ID details in relevant section provided in the Application Form (c) Ensure that the name(s) in the application are identical to those appearing in the account details with the DP. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository. For allotment in electronic form, units will be credited directly in the demat account of the investor. In case of incorrect/incomplete details, allotment of units will be made in physical form.

## 14. TRANSACTION CHARGES

In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Principal Pnb Asset Management Company Private Limited (PAMC)/Principal Mutual Fund (PMF) shall deduct Transaction Charges on purchase / subscription received from the Investors through Distributors/ Agents (who have opted to receive the transaction charges) as under:

- (i) First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ` 150/- for subscription of ` 10,000 and above will be deducted from the subscription amount and paid to the Distributor/Agent of the first time investor and the balance shall be invested.  
First time investor in this regard shall mean an Investor who invests for the first time ever in any Mutual Fund either by way of Subscription or Systematic Investment Plan.
- (ii) Investor other than First Time Mutual Fund Investor: Transaction charge of ` 100/- per subscription of ` 10,000 and above will be deducted from the subscription amount and paid to the Distributor/Agent of the investor and the balance shall be invested.
- (iii) Systematic Investment Plan (SIP): Transaction Charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ` 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.
- (iv) Transaction charges shall not be deducted for:
  - (a) purchases /subscriptions for an amount less than ` 10,000/-;
  - (b) transaction other than purchases/subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Sweep facility under the Dividend Option of the Scheme(s) etc.;
  - (c) purchases/subscriptions made directly with PMF (i.e. not through any Distributor/Agent);
  - (d) transactions routed through Stock Exchange route.

Statement of Account issued to such Investors shall state the net investment as gross subscription less transaction charge and mention 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/Agents shall be paid by the Investor directly to the Distributor/ Agent by a separate cheque based on his assessment of various factors including the service rendered by the Distributor/Agent.

## (C) BANK DETAILS

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

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

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

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

#### (I) Third Party Payments:

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

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

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

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

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

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

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

- b) Demand Draft / Pay Order and the like issued against cash by the Bank [for an investment amount less than ` 50,000/- only]: Certificate from the Banker giving name, Address, Bank Account Number and PAN (if available) of the person who has requested for the demand draft.
- c) Payment vide RTGS, NEFT, ECS, Bank Transfer, etc: copy of the instruction to the bank stating the account number debited must accompany the purchase application.

In case of payments received from a Bank Account which is not registered and the first unitholder's name is not preprinted on the payment cheque or wherein the bank mandate mentioned in the application form by the investor for effecting payouts is not the same as the bank account from which the investment is made, any one of the following documents in relation to the bank mandate shall be submitted by the investor along with the application form to validate that the bank mandate belongs to the investor:

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

If the documents are not submitted with the application, the fund reserves the right to reject the application without any liability whatsoever or call for additional details, at its discretion.

Where, post verification it is found that the payment, in any mode, is not made from a registered bank account or is made from an account where the first named unit holder in not an Account holder/ one of the account holder in case of Joint Bank Account, the AMC/R&T, reserves the right to reject the transaction / subscription application, without any liability.

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

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

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

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

Further an Investor may also opt to delete a registered default bank account; however, such deletion of a default bank account shall be permitted only if the Investor registers another registered account as a default account. In the event of rejection of such registration application for any reason, the redemption/ dividend proceeds shall be processed as per specified service standards and the last registered bank account information in the records of Registrar & Transfer Agent - Karvy Computershare Private Limited, will be relied upon and used for such payments.

It is clarified that any unregistered or new bank account forming part of redemption request shall not be entertained or processed. Further, for any change in Bank Mandate request received/processed few days prior to the submission of a redemption request or on the same day as a standalone change request, AMC will continue to follow cooling off period of 10 calendar day for validation of the same.

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

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

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

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

Please verify and ensure the accuracy of the bank details provided above as it shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

#### (D) KYC REQUIREMENTS

As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] irrespective of the amount of transaction involved [Except for SIP upto ` 50,000/- per year per investor (Micro SIP)]. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be. As directed by SEBI, on submission of sufficient documentary evidence, submission of PAN shall not be insisted in case of Central Government, State Government and the officials appointed by the Courts e.g. official liquidator, court receiver etc. (under the category of Government) and residents of Sikkim while investing in Mutual Funds. The exemption from mandatory PAN requirement will apply to transactions undertaken on behalf of Central and State Government and not to the transactions of the employees of Central and State Government in their personal capacity.

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. Investors shall mean to include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA (both issuer of PoA & PoA holder must attach KYC Acknowledgement) and (ii) each of the applicants, in case of application in joint names (iii) Guardian in case of minor.

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

AMC reserves the right to conduct fresh KYC of the investors or undertake enhanced KYC measures commensurate with the risk profile of the Investor. Further, AMC/Principal Trustee Co. Pvt. Ltd./Principal Mutual Fund reserves the right to reject the application forms for transactions in units of PMF not accompanied by letter/acknowledgement issued by the KRA. The KYC compliance status will be validated with the records of the KRA before allotting units.

Existing KYC compliant Investors of Principal Mutual Fund can continue to transact as per the current practice. However, existing investors are urged to comply with new KYC requirements including IPV as mandated by SEBI.

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

#### (E) Nomination:

(1) Nomination shall be maintained at a Folio/Account level and shall be applicable for all investments for the Schemes in the Folio/Account. (2) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. (3) In case of Sole Applicants, it is strongly recommended to provide a Nominee. (4) A Minor Applicant shall not be permitted to Nominate. (5) In case the Unitholders do not wish to nominate, it is mandatory to confirm their non intention to nominate by signing in the nomination section, failing which the form may be rejected at the discretion of the AMC/Fund. (6) If the units are held jointly, all joint holders will sign the nomination section. If there are more than one joint holder additional forms may be used for signatures of the holders of units and witnesses. (7) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, Local authority any person designated by virtue of his office or a religious or charitable trust. (8) The Nominee shall not be a trust other than religious/charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. (9) Nomination in respect of the units stands rescinded upon the transfer of units. (10) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir. (11) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. Every new nomination for a folio/account will overwrite the existing nomination. (12) On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

#### (F) Beneficial Owner:

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

## Ultimate Beneficial Owner(s) means:

### • For Investor other than Trust:

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Controlling ownership interest means ownership of / entitlements to: (i) more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company; (ii) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or (iii) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

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

### • For Trust:

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

### Applicability for foreign investors:

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

This Declaration form must mandatorily be accompanied with

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

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

### (G) Employee Unique Identification Number (EUID):

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

### (H) Privacy Policy:

Privacy policy of the Asset Management Company (AMC) is hosted on our website - [www.principalindia.com](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 its services and products or otherwise consented by the Investor. If the Investor requires or has consented, such personal information or sensitive personal data or information may also be shared with Associates/Group companies of AMC, enabling them to offer their services and products. However, AMC may disclose all of the information collected with respect to the Investor, to certain Affiliates, Business Partners, Service Providers, Vendors that provide service to us and certain non-affiliated third parties such as, but not limited to, attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards, post entering into contractual agreements with such third parties that prohibit such third parties from disclosing/ using such personal information or sensitive personal data or information other than to carry out the purposes for which such personal information or sensitive personal data or information has been disclosed.

### (I) FATCA: Details under FATCA/Foreign Tax Laws:

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

## CHECKLIST

Please ensure that:

- All relevant particulars are filled in / ticked in the form
- PAN details are furnished [Refer Instruction No. D]
- KYC acknowledgement letter is enclosed [Refer Instruction No. D].
- Your investment is not less than the minimum investment amount.
- Your application is completed and signed by all applicants.
- 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".
- On the reverse of the payment instrument submitted please mention the Application Number, PAN and Name of the First Applicant.

## MUTUAL FUND SERVICE SYSTEM (MFSS)

Pursuant to the provisions of SEBI circular no. bearing reference SEBI/MD/CIR No. 11/183204/2009 dated November 13, 2009 and guidelines issued by National Stock Exchange (NSE) thereafter, all the schemes of Principal Mutual Fund (except for Direct Plan & sweep option under Regular Plan wherever available) have been admitted on the order routing platform of NSE enabling investors to submit applications for subscription and redemption there under.

The salient features of this facility are as follows:

1. Purchase/redemption of units will be available to both existing and new investors. Currently switching of units, Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan will not be permitted through this facility.
2. The list of eligible schemes is subject to change from time to time.
3. In order to facilitate transactions through stock exchange infrastructure, NSE has introduced Mutual Fund Service System (MFSS). All trading members registered with NSE as participants and Clearing Members registered with National Securities Clearing Corporation Limited (NSCCL), who are registered with AMFI as mutual fund advisors and who are empanelled with Principal Pnb Asset Management Company Pvt. Ltd. (AMC) [Eligible brokers] will be eligible to offer this facility to the investors. Further, Depository Participants of registered Depositories who are also registered with AMFI as mutual fund advisors and empanelled with Principal Pnb Asset Management Company Pvt. Ltd. (AMC) shall also be eligible to process redemption request only. Eligible investors who are willing to transact under this facility are required to register themselves with eligible brokers.
4. The units of eligible schemes are not listed on NSE and the same cannot be traded on stock exchange like shares. The window for purchase/redemption of units on NSE will be available between 9.00 a.m. to 3.00 p.m. or such other timings as may be decided.
5. All Eligible Brokers, Clearing Members and Depository Participants [Eligible Brokers], will be considered as the Official Point of Acceptance for the transactions done under this facility.
6. Investors have an option to hold units in physical form or in dematerialized form.
7. International Security Identification Number (ISIN) in respect of plans/options of the eligible schemes have been created and admitted in National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL).
8. Investors will be able to purchase/redeem units in the eligible schemes in the following manner:

### I. Physical Form:

- I. Investors desirous of transacting (subscription/redemption) through NSE should approach an Eligible Broker along with duly filled in application form and other documents (including KYC and PAN) as may be required. The payment for subscription should be made to the eligible broker.
- II. Dispatch of accounts statements and payment of redemption proceeds will be made by the Mutual Fund / registrar directly to the investor. Based on the information provided by the investor the redemption payout shall be to the investor's bank account registered with the Mutual Fund.
- III. In case of a subscription transaction, the allotment of units will be on 'Provisional' basis till the time AMC/Karvy Computershare Pvt. Ltd. (registrar) has received all the required documents from the eligible brokers. Any application for redemption of units so allotted on provisional basis will be rejected.
- IV. In case investor desires to convert the existing physical units into dematerialized form, the request for the same will have to be submitted to the Depository Participant.

### II. Dematerialized Form:

- I. Eligible investors having a beneficiary account with a Depository Participant may avail the facility to subscribe units in dematerialize form.
  - II. Eligible investor desirous in transacting (Subscription/redemption) through NSE should place an order with eligible broker.
    - (a) In case of subscription, the investor should provide their depository account details to the eligible broker. The purchase order thereafter will be entered in the stock exchange system and an order confirmation slip will be issued to the investor. The investor will transfer the funds to eligible broker. The allotment details will be provided by eligible brokers to the investors.  
Investors shall receive units through Eligible Brokers pool account. Principal Mutual Fund / Principal Pnb Asset Management Company Private Limited (PAMC) would credit the units to Eligible Broker's Pool Account and the Eligible Broker shall in turn credit the units to the respective Investor. No account statements will be forwarded to the investor.
    - (b) In case of redemption, the investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account. The redemption order shall be entered in the system and an order confirmation slip shall be issued to the investor. The redemption proceeds will be credited to the bank account of the investor, as per bank account details recorded with the Depository Participant through Eligible Broker's Pool Account. Such payment of redemption proceeds will be made by PMF/PAMC to the Broker / Clearing Member and the Eligible Broker shall in turn credit the redemption proceeds to the respective Investors Bank Account. In case of redemption, Investors can also approach Depository Participants for their transactions.  
Payment of redemption proceeds to the Eligible Broker by PMF / PAMC shall discharge PMF / PAMC of its obligation of payment to individual investor. Similarly, in case of subscription, crediting units into Eligible Broker's pool account shall discharge PMF / PAMC of its obligation to allot units to individual investor.
9. Applications for purchase/redemption of units which are incomplete/invalid are liable to be rejected.
  10. For any complaints or grievances against the Eligible Brokers with respect to transactions done through NSE, the investor should either contact the concerned Eligible Broker or Investor Grievance Cell of NSE. In case of non-financial request/applications such as change in address, change in bank details etc. the investors should approach Investors Service Centers of Principal Mutual Fund if units are held in physical mode and the respective Depository Participant if the units are held in dematerialize mode.
  11. Investors will have to comply with KYC norms as prescribed by NSE/CDSL/NSDL and Principal Mutual Fund from time to time.
  12. The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off timings for applicability of NAV for Mutual Funds Scheme(s)/plan(s).
  13. This facility shall be subject to the terms and conditions specified and guidelines issued by SEBI/ AMFI/NSE from time to time.
  14. AMC reserves the right to change / modify or discontinue this facility at anytime in future.