

# APPLICATION FORM FOR PRINCIPAL MIDCAP FUND

(An open ended equity scheme predominantly investing in Midcap stocks)

NFO APPLICATION NO.

New Fund Offer Opens on: 06<sup>th</sup> December, 2019 | New Fund Offer Closes on: 20<sup>th</sup> December, 2019 | Scheme Reopening Date: 31<sup>st</sup> December, 2019

THE APPLICATION FORM SHOULD BE FILLED IN BLOCK LETTERS ONLY. PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE APPLICATION FORM

<p>This product is suitable for investors who are seeking-</p> <ul style="list-style-type: none"> <li>Long term Capital Growth.</li> <li>Investment in equity and equity related instruments of midcap companies.</li> </ul> <p>~Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>RISKOMETER</b></p> <p><small>Investors understand that their principal will be at moderately high risk</small></p>
--	--

Broker ARN/RIA Code <sup>^</sup>	Sub-Broker ARN Code	EUIN	Sub-Broker Code
ARN -			

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us 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. (Ref Instruction No. G). Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. ^ By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions.

Sole / First Applicant's  
Signature (Mandatory)

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction No. B14)**

I am a First Time Investor in Mutual Fund Industry  I am an Existing Investor in Mutual Fund Industry

**1A FIRST APPLICANT'S DETAILS** (Refer instruction B. All fields are mandatory) Existing Unit Holder Folio No.

(New Folio will be created for investors opting for SMART facility. Fill & skip to section 4)

Name of First Applicant (As per PAN / KYC)

City & Country of Birth  City  Country  Date of birth (Proof in case of minor)  D  D  M  M  Y  Y Gender  Male  Female

PAN/PEKRN  KIN^^   CKYC / KYC Form / Acknowledgement Copy

Mobile No.

Email ID

On providing email id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. In case email id is not provided, abridged summary of scheme wise annual report shall be sent to only those unit holders who specifically request to receive the same in the physical form. (Refer instruction no B15)

Correspondence Address (Please note: Address will be replaced as per KYC records)

City

State  Country  Pin Code  Are you a tax resident of any country other than India?  Yes  No (If yes, fill and attach FATCA & CRS individual form available at www.principalindia.com)

Overseas address (For FIs/NRIs/PfOs) (Ref B5)

Name of the Guardian (in case of minor) / POA (Contact person for non individuals / POA holder name)  PAN (Guardian / POA)

City & Country of Birth  City  Country  Date of Birth (Guardian / POA)  D  D  M  M  Y  Y Gender  Male  Female

PAN/PEKRN  KIN^^   CKYC / KYC Form / Acknowledgement Copy

Are you a tax resident of any country other than India?  Yes  No (If yes, fill and attach FATCA & CRS individual form available at www.principalindia.com)

**For Investments "On behalf of Minor"** (Refer B11)  Birth Certificate  School Certificate  Passport  Other  Specify Guardian named above is  Father  Mother  Court Appointed

**1B JOINT APPLICANT'S DETAILS** (All fields are mandatory) Mode of operation  Single  Joint (Default option)  Either or Survivor(s)

Name of Second Applicant (As per PAN / KYC)

City & Country of Birth  City  Country  Date of birth (Proof in case of minor)  D  D  M  M  Y  Y Gender  Male  Female

PAN/PEKRN  KIN^^   CKYC / KYC Form / Acknowledgement Copy

Are you a tax resident of any country other than India?  Yes  No (If yes, fill and attach FATCA & CRS individual form available at www.principalindia.com)

Name of Third Applicant (As per PAN / KYC)

City & Country of Birth  City  Country  Date of birth (Proof in case of minor)  D  D  M  M  Y  Y Gender  Male  Female

PAN/PEKRN  KIN^^   CKYC / KYC Form / Acknowledgement Copy

Are you a tax resident of any country other than India?  Yes  No (If yes, fill and attach FATCA & CRS individual form available at www.principalindia.com)

^^ For CKYC provide 14 digit KYC Identification Number (KIN).

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

From  Date  D  D  M  M  Y  Y

Scheme  PRINCIPAL MIDCAP FUND Plan

Option  Amount

Stamp & Signature

**2 KYC/ FATCA DETAILS** (All fields are mandatory, Please tick or specify. Refer Instruction D, F & I)

Details of	Occupation Details											Politically Exposed Person (PEP) Details		
	Private Sector	Public Sector	Gov. Service	Business	Professional	Agriculturist	Retired	Housewife	Student	Proprietorship	Others	Is a PEP	Related to PEP	Not Applicable
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Details of	Gross Annual Income Range (₹)						Status Details																		
	< 1L	1-5L	5-10L	10-25L	25L-1C	> 1C	*Or Networth in ₹	Resident Individual	NRI / PIO / NRO	Sole Proprietorship	Minor through Guardian	Non Individual					Others								
1st Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AS ON	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the entity involved in any of the following:	Specify	
2nd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AS ON	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreign Exchange/ Money Changer	<input type="checkbox"/> Yes <input type="checkbox"/> No	Specify
3rd Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AS ON	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gaming/ Gambling/ Lottery (casinos, betting syndicates)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Specify
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AS ON	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Money Lending/ Pawning	<input type="checkbox"/> Yes <input type="checkbox"/> No	Specify

\*Mandatory for Non Individual. Not older than 1 year

**3 BANK DETAILS FOR PAY-OUT** (Mandatory. Refer C and avail of Multiple Bank Registration Facility. Please attach cancelled cheque copy.)

Bank Name

Bank A/c No.  Type  Savings  Current  NRO  NRE  FCNR  NRSR  Others  Specify

Branch Name  City  Pin

IFSC / NEFT Code (11 digit)\*  MICR Code (9 digit)\*  \*Mentioned on your cheque leaf

**4 INVESTMENT DETAILS** (In case of discrepancy, Default plan/option will be applied) Refer Instruction A, B & C

**INVESTMENT TYPE**  LUMP SUM  SMART (Refer instruction B16)  SIP (Attach SIP Auto Debit / NACH form)  LUMP SUM + SIP (Attach SIP Auto Debit / NACH form)

Amount in (₹) Rupees  (₹) Words

Scheme  Plan  Direct  Regular  Option  Growth  Dividend Payout  Dividend Reinvestment  Dividend Sweep (Default Option)

\*Dividend Sweep Into  Principal Balanced Advantage Fund **OR** Scheme  Plan  Direct  Regular  Option  Growth  Dividend

**SMART DETAILS** 75% to be invested in:  Principal Cash Management Fund  Plan  Direct  Regular  Default Option  Growth **SMART**

**Features of SMART: (Refer Instruction B16)**

- Smart is a unique feature that enables investors to invest in the Scheme in a staggered manner. Investors can opt for this facility only during the NFO Period of the Scheme.
- Minimum Investment amount under the SMART Facility is ₹ 25,000/-. Investment for an amount of less than ₹ 25,000/- will not be eligible for the SMART Facility and will be considered under the Lump Sum purchase option.
- Investors should provide the duly completed 'SMART Facility Form' along with a cheque drawn in favor of "Principal SMART Facility", to be eligible to invest in this Facility.
- Through SMART Facility investors can spread their investments equally over 4 monthly instalments, wherein the initial 25% of the investment amount will be considered upfront in the NFO of the Scheme and the remaining 75% can be invested under Principal Cash Management Fund – Growth Option as per the Applicable NAV on the day preceding the date of allotment of Principal Midcap Fund.
- Post the closure of the NFO of the Scheme, the amount invested in Principal Cash Management Fund shall be switched into the Scheme in 3 equal monthly instalments which will be triggered on the basis of 3% fall in the Nifty Midcap 100 Index on a monthly basis which will be calculated based on the value of the index on the date of initial allotment.
- In case the above trigger does not occur in any month, 25% of the amount invested during the NFO period will be switched to the Scheme on the last business day of that month.
- Only one Switch will be triggered in a month.
- In case of the last instalment under the SMART facility, the entire balance units available in the Principal Cash Management Fund will be switched in to the Scheme in line with points 5-7 above.
- Units will be allotted in the Scheme at the applicable NAV prevalent on the date of the switch.
- A new folio will be created for investments received from new investors as well as investors who already have previous investments under selected source Scheme.
- In case of redemption of units under source scheme during the tenure of the SMART Facility, the amount / number of instalments to be switched would stand reduced to the extent of the amount redeemed or in case of full redemption, the facility will be discontinued.
- Investors opting for SMART facility through physical application form will be allotted units in physical mode only, even though demat account details may be provided by them.

**5 PAYMENT DETAILS** (Ref Instruction A, B & C)

<p><b>5A BANK</b> (Refer Instruction A &amp; C)</p> <p>Mode <input type="checkbox"/> Cheque/DD <input type="checkbox"/> RTGS/NEFT <input type="checkbox"/> Fund Transfer <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRO</p> <p>Bank Account No. <input type="text"/> Cheque / DD / NEFT / RTGS <input type="text"/></p> <p>Bank Name <input type="text"/> Bank Branch <input type="text"/></p>	<p><b>5B SWITCH</b> (Switch out will happen on the date of receipt of NFO form) (Refer Instruction A)</p> <p>Scheme Name <input type="text"/></p> <p>Plan <input type="text"/> Option <input type="text"/></p> <p>Units <input type="text"/> Amount <input type="text"/></p>
--	--

**6 SIP REGISTRATION DETAILS** (Refer SIP instructions point A)

Scheme Name	SIP Amount (₹) (Minimum amount ₹ 500. Refer KIM)	SIP Date(s) <sup>#</sup> (Default date 10th)	SIP Frequency	Start Date	End Date	Perpetual
Principal Midcap Fund			<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	MMYY	MMYY	<input type="checkbox"/>
<b>Total (Amount in words)</b>						

**7 MY GAIN DETAILS** (Only for Growth Option. For other trigger option kindly fill trigger form available at principalindia.com)



Trigger when NAV of Principal Midcap Fund rise by  15% **OR**  % (Should not be less than 15%)

\*Trigger to Scheme  Principal Balanced Advantage Fund **OR** Scheme  Plan  Direct  Regular  Option

**QUICK CHECKLIST**

- KYC acknowledgement letter (Compulsory for MICRO Investments)
- Self attested PAN card
- Email ID and mobile number provided for regular updates
- Plan/ Option/ Sub Option name mentioned along with scheme name
- SIP Auto Debit/ NACH form is filled & attached for SIP investments
- Relationship proof between Guardian and Minor (if application is in the name of a Minor) attached
- Additional documents attached for Third Party payments. Refer instructions
- FATCA & CRS Declaration for non individual/ Entity is attached (mandatory)

**Principal Asset Management Pvt. Ltd.** (Formerly known as Principal Pnb Asset Management Company Private Limited) (CIN : U25000MH1991PTC064092)  
**Regd. Off.:** Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051.  
 Toll Free: 1800 425 5600 Fax: (022) 6772 0512  
 E-mail: [customer@principalindia.com](mailto:customer@principalindia.com)  
 Visit us at: [www.principalindia.com](http://www.principalindia.com)

## 8 DEMAT ACCOUNT DETAILS (Optional) (Refer instruction No. B13)

(Please ensure that the sequence of names as mentioned in the application from matches with that of the account held with the Depository Participant. Attach copy of DP statement.)

NSDL	DP NAME	DP ID	Client ID
CSDL	DP NAME	Beneficiary Account No.	

**NOTE :** Investors opting for SMART facility will be allotted units in physical mode only. The Dmat facility will not be available for investors opting for SMART facility through physical application.

## 9 NOMINATION DETAILS (Single or joint applicants are advised to avail Nomination facility. Ref Instruction E).

<input type="checkbox"/> I/We wish to nominate.	<input type="checkbox"/> I/We DO NOT wish to nominate and sign here	Sole / First Applicant / Guardian	Second Applicant	Third Applicant
Nominee Name	Guardian Name (In case of Minor)	Allocation %	Nominee/ Guardian Signature	
Nominee 1				
Nominee 2				
Nominee 3				
Address		Total = 100%		

## 10 DECLARATION & SIGNATURES

**INDIVIDUAL / NON-INDIVIDUAL DECLARATION:** 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. 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 Asset Management 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 hereby agree for the AMC to reject the application or 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 the information provided by me turns out to be false or if the units are found to be held in contravention of any regulatory requirements / prohibitions issued from time to time. Where, I / We have been advised this fund / scheme for investment and the investments are made in Direct Plan, I / We authorise the Mutual Fund to share my / our investment and transaction details with my / our advisor / distributor.

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. 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 hereby agree to keep the information provided to AMC updated and to provide any additional information/ documentation that may be required by AMC in connection with this application. Also, I hereby confirm that the information provided in this Application Form is true, correct, and complete to the best of my knowledge and belief and that I shall be solely liable and responsible for the information submitted herewith.

I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my consent for sharing/disclosing of my/our Aadhaar number including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in the folios linked to my/our PAN.

**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.

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

**FATCA/ CRS Declaration for Non-individual:** I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions given under Instructions and hereby accept the same.

**\*For Dividend Sweep and Trigger Facility:** I/We have read and understood the contents of the Scheme Information Document/s of the Scheme(s) opted under this facility/ option and have opted for the amount to be transferred as per the scheme stated/ chosen by me/us.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
-----------------------------------	------------------	-----------------	--------------------------

Date :       Place :

## Instructions for SIP Registration

### A. SIP INSTRUCTIONS

- A minimum gap of 21 days needs to be maintained between date of Application & SIP start date.
- With the introduction of One Time Mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delinked.
- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions or additional purchase transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
- In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
- If start date for SIP period is not specified, SIP will be registered and processed as per default date i.e. 10th of each month.

7 If anytime during the SIP period, the onetime mandate is modified to reduce the validity period, future installments of all SIPs registered under the mandate will be deemed to have the end period coinciding with the mandate.

8 In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Principal Mutual Fund which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.

9 If end date is not specified, SIP will be continued till the perpetuity or until cancelled.

### B. ANY DAY SIP

- The investor can choose any day of the month for SIP.
- In case no SIP date is mentioned, the SIP will be processed with the cycle date of 10th of the month (Default).
- In case the chosen date falls on a non business day the SIP will be processed on the next business day.
- In case the SIP date is not available for the particular month, the SIP will be processed on the last day of that month.
- The first cheque and the subsequent cheque should not fall in the same month for monthly SIP and in the same quarter in case of quarterly SIP.

## INSTRUCTIONS

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.

AMC will reject the application, reverse the units credited, restrain the investor from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit the investor's folio(s) with the penal interest and take any appropriate action against the investor in case the cheque(s) / payment instrument is / are returned unpaid by the investor's bank for any reason whatsoever.

### (A) PAYMENT PROCEDURE

By Bank: Investors may submit payment for units by cheque/demand draft, payable locally and drawn on any bank which a member of the Bankers Clearing House is located at the place where the application form is submitted.

Basis the option, the cheque / demand draft / NEFT / RTGS must be in favour as under:

If Investment chosen is	Then payment instruction must be in favour of
Lump sum	Principal Midcap Fund NFO
SMART	Principal SMART Facility
SIP	Principal Midcap Fund NFO

Kindly note, in case the instruction / instrument is returned unpaid for any reason, the entire subscription will be rejected. There will be no partial processing of the application.

By Switch: Investors to mention the name of the scheme / plan / option to switch out and also have to select Units / amount as per investment. The present value of investment in the scheme from which the switch-out is requested should > = to the minimum investment / minimum additional investment requirement of the scheme into which the investment is proposed to be switched in.

### 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 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 4 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 vide a separate application request.

- If the broker name & code is left blank, the application shall be treated as direct.
- Please write application serial number and name on the reverse of the cheque/demand draft.
- The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).
- In case the investor is a NRI/FIL, an overseas address should also be provided, along with the local address. However, all correspondence shall be sent to 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 defined under Foreign Account Tax Compliance Act (FATCA) or as defined under any other extant laws of the United States of America or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time; or (b) residents of Canada.

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

- If the account has more than one (upto three) Unitholder, the account will be registered either as 'joint' or 'either/anyone or survivor' basis, as specified. If nothing is specified the default mode of holding will be 'joint'.
  - It is expressly understood that the investor/Unitholder has the express authority from the relevant constitution (wherever required) to invest in units of the Fund and the AMC/ Trustee/ Fund would not be responsible if the investment is ultravires the relevant constitution.
  - All communications and payments will be made to the first applicant.
  - 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).

Refer table below for understanding the result for various options selected by the investor for applications-

Scenario	Broker Code mentioned by the investor	Plan mentioned by to be captured	Default Plan
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

As mentioned above Investors should indicate the Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC will reprocess the transaction under Direct plan from the date of application without any exit load.

### 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 Asset Management Private Limited (PAMPL)/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 :

- 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.*
- 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.
- 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
- Transaction charges shall not be deducted for:
  - Purchases /subscriptions for an amount less than ₹ 10,000/-;
  - 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.;
  - Purchases/subscriptions made directly with PMF (i.e. not through any Distributor/ Agent);
  - 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.

15. **E-mail Communication:** If the investor has provided an email address, the same will be registered in our records for receiving documents through email and will be treated as your consent to receive Allotment confirmations, consolidated account statement/account statement, annual report/abridged annual report and or any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, then, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. The requested documents shall be dispatched It is deemed that the Unit holder is aware of all security risks including

## INSTRUCTIONS (CONTD.)

possible third party interception of the documents and contents of the documents becoming known to third parties. The AMC / Trustee reserves the right to send any communication in physical mode.

### 16. SMART

#### Illustration:

Investor chooses Smart Option and invests an amount of ₹ 1,00,000/-

- Of which ₹ 25,000/- will be invested in Principal Midcap Fund for which @ ₹ 10 per unit, 2,500 Units are allotted on 30 Dec 2019 and
- Balance ₹ 75,000/- will be invested in Principal Cash Management Fund.

When Nifty Midcap 100 Index - TRI is valued at 1000 points. The value of the index falls by 3% i.e. to 970 points on Jan 10, 2020, 25% of the amount i.e., ₹ 25,000/- will be switched to Principal Midcap Fund. However, if the value of the index does not fall by 3% till the last business day of Jan 2020, then 25% will be switched to Principal Midcap Fund on the last business day of Jan 2020.

Alternatively, if the index level falls by 3% from the initial allotment date for the first time on Feb 10, 2020 (i.e. to 970 level), then the Feb 2020 instalment of 25% will be triggered on that date. Thereafter, if index level falls by additional 3% (from the date of Allotment) from 970 to 940 (i.e. 3% in Feb 2020 + 3% in Mar 2020 = 6% fall from allotment day) on 10th Mar 2020 the final 25% (with any appreciation / depreciation) will be switched to Principal Midcap Fund.

Installment No.	Month	% of Investment	Trigger
1	Allotment Date (30 Dec 2019)	25	Allotment of units under Principal Midcap Fund
2	Jan 2020	25	3% fall in Nifty Midcap 100 Index - TRI from the date of initial allotment or last business day of the Month (if Smart Option did not activate during the month)
3	Feb 2020	25	3% fall (in addition to activation of trigger in previous month/s if any) in Nifty Midcap 100 - TRI Index from the date of initial allotment or last business day of the Month (if Smart Option did not activate during the month)
4	Mar 2020	25*	3% fall (in addition to activation of trigger in previous month/s if any) in Nifty Midcap 100 - TRI Index from the date of initial allotment or last business day of the Month (if Smart Option did not activate during the month)

\*Including any rise/fall in the value of investment.

Investors opting for SMART facility through physical application form will be allotted units in physical mode only, even though demat account details may be provided by them.

#### Application requirements:

1. Principal SMART Facility Box to be Ticked
2. Principal SMART Facility Form to be filled and duly signed
3. Cheque to be written in favour of Principal SMART facility

**Note:** In case any of the requirements above is not fulfilled, the default option will be LUMP SUM in Principal Midcap Fund.

### (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 nonreceipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the Investor.

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

### (I) Third Party Payments:

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

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP instalment). However, this limit of ₹ 50,000/- will not be applicable for payments made by a Guardian whose name is registered in the records of Principal Mutual Fund for the concerning Folio.
- Payment by Employer on behalf of employee under Systematic Investment Plans OR lumpsum/ one time subscription, through Payroll deductions or deductions out of expense reimbursements.
- Payment by Corporate to its agent/distributor/dealer (similar arrangement with Principal agent relationship), on account of commission/incentive payable for sale of its goods/ services, in the form of Mutual Fund units through Systematic Investment Plans or lump sum/one time subscription.
- Custodian on behalf of an FI or a client.
- Payment by AMC to a Distributor empanelled with it on account of commission/incentive etc. in the form of Mutual Fund Units of the Funds managed by the AMC through SIP or lump sum/one time subscription.

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

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

- 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 pre-printed 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.

AMC can directly credit all the dividend payouts and redemption amount to investor's bank account, where AMC has such arrangement with the investor's Bank.

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 Fintech 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. It may be further noted that these "Customer Identification Procedures" form part of the Know Your Customer ("KYC") process laid down under the relevant SEBI circular(s) issued from time to time.

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.

## INSTRUCTIONS (CONTD.)

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/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.

AMFI vide circular dated December 22, 2016 has prescribed new CKYC forms which shall be applicable for prospective customers. Accordingly with effect from February 1, 2017, any new customer who has not done KYC earlier shall fill the new CKYC & KRA-KYC form. If such new customer wishing to invest and get KYC done has filled up old KRA KYC form, such customer would also have to fill a Supplementary CKYC Form or fill the new CKYC-KRA KYC form. The forms are available on the website of the fund, viz. [www.principalindia.com](http://www.principalindia.com) and at the official points of acceptance of transactions of the AMC. The KYC requirements shall be governed by SEBI Circulars/ notifications and AMFI Guidelines which may change from time to time.

As per the new KYC norms, once the customer completes the CKYC process with an entity authorized to conduct KYC, i.e. CERSAI, the customer will be able to invest in all the financial products including Mutual Funds using the 14 digit KYC Identification Number (KIN) issued by CKYCR. The individual investor who have already completed CKYC and has a KYC Identification Number (KIN) can invest in the fund quoting their 14 digit KIN. Since PAN is mandatory to invest in Mutual Fund, if the PAN has not been updated in CKYCR (Central KYC records Registry) system, individual investor should submit a self-certified copy of PAN card to invest in the scheme.

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. Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR / MIRDSD / 2/2013 dated January 24, 2013, Investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO').
2. 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.
3. 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.

The Ultimate Beneficial Owner means '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 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 a unincorporated association or body of individuals. In case of a 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 is considered as the UBO. Non-Individual investors who are not the ultimate beneficial owners of the investments, must mandatorily enclose a Declaration for Ultimate Beneficial Ownership duly signed by the authorized signatory along with the purchase application for units of schemes of Principal Mutual Fund. The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

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.

### 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/MIRDSD/11/2012 dated September 5, 2012.

### This Declaration form must mandatorily be accompanied with

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

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

### (G) EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN)

EUIIN is an unique identification number granted to the employee of Corporate ARN holders. This unique identity number helps to capture the details of employee/relationship managers/sales person of the Distributor who has interacted with the Investor for sale of Mutual Fund Products. Capturing EUIIN 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 EUIIN 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.

### (I) FATCA & CRS TERMS & CONDITIONS INDIVIDUAL

(Note: The guidance Note / notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

**Details under FATCA & CRS:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies.

Should there be any change in information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have a multiple relationship with (insert FI's Name) or its group entities therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. 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 any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s). If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010. Please note that you may receive more than one request for information if you have multiple relationships with the AMC or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. For more information on the relevant sections covered above, please refer the updated Scheme Information Document and Statement of Additional Information.

### FATCA Instructions & Definitions - Non-individual:

1. (I) **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
  - (II) **Depository institution** is an entity that accepts deposits in the ordinary course of banking or similar business.
  - (III) **Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
    - (a) The three financial years preceding the year in which determination is made; or
    - (b) The period during which the entity has been in existence, whichever is less.
  - (IV) **Investment entity is any entity:**
    - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer:
      - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
      - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
    - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
      - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
      - (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2.c.)
- (V) **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
  - (VI) **FI not required to apply for GFIN:** Refer Rule 114F (5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

For more details on FATCA, please refer to FATCA form available on [www.principalindia.com](http://www.principalindia.com)

# PRINCIPAL SMART FACILITY FORM

## UNIT HOLDER INFORMATION

1st Unit Holder		PAN/Folio:
2nd Unit Holder		PAN:
3rd Unit Holder		PAN:
Guardian / POA*		PAN:

\*Name of the Guardian (in case of minor) / POA (Contact person for non individuals / POA holder name)

### Features of SMART: (Refer Instruction B 16)

- Smart Trigger Enabled Plan ('SMART') is a unique feature that enables investors to invest in the Scheme in a staggered manner. Investors can opt for this facility only during the NFO Period of the Scheme.
- Minimum Investment amount under the SMART Facility is ₹ 25,000/-. Investment for an amount of less than ₹ 25,000/- will not be eligible for the SMART Facility and will be considered under the Lump Sum purchase option.
- Investors should provide the duly completed 'SMART Facility Form' along with a cheque drawn in favor of "Principal SMART Facility", to be eligible to invest in this Facility.
- Through SMART Facility investors can spread their investments equally over 4 monthly instalments, wherein the initial 25% of the investment amount will be considered upfront in the NFO of the Scheme and the remaining 75% can be invested under Principal Cash Management Fund – Growth Option as per the Applicable NAV on the day preceding the date of allotment of Principal Midcap Fund.
- Post the closure of the NFO of the Scheme, the amount invested in Principal Cash Management Fund shall be switched into the Scheme in 3 equal monthly instalments which will be triggered on the basis of 3% fall in the Nifty Midcap 100 Index on a monthly basis which will be calculated based on the value of the index on the date of initial allotment.
- In case the above trigger does not occur in any month, 25% of the amount invested during the NFO period will be switched to the Scheme on the last business day of that month.
- Only one Switch will be triggered in a month.
- In case of the last instalment under the SMART facility, the entire balance units available in the Principal Cash Management Fund will be switched in to the Scheme in line with points 5 -7 above.
- Units will be allotted in the Scheme at the applicable NAV prevalent on the date of the switch.
- A new folio will be created for investments received from new investors as well as investors who already have previous investments under selected source Scheme.
- In case of redemption of units under source scheme during the tenure of the SMART Facility, the amount / number of instalments to be switched would stand reduced to the extent of the amount redeemed or in case of full redemption, the facility will be discontinued.
- Investors opting for SMART facility through physical application form will be allotted units in physical mode only, even though demat account details may be provided by them.

### Illustration:

Investor chooses Smart Option and invests an amount of ₹ 1,00,000/-

- Of which ₹ 25,000/- will be invested in Principal Midcap Fund for which @ ₹ 10 per unit, 2,500 Units are allotted on 30 Dec 2019 and
- Balance ₹ 75,000/- will be invested in Principal Cash Management Fund.

When Nifty Midcap 100 Index - TRI is valued at 1000 points. The value of the index falls by 3% i.e. to 970 points on Jan 10, 2020, 25% of the amount i.e., ₹ 25,000/- will be switched to Principal Midcap Fund. However, if the value of the index does not fall by 3% till the last business day of Jan 2020, then 25% will be switched to Principal Midcap Fund on the last business day of Jan 2020.

Alternatively, if the index level falls by 3% from the initial allotment date for the first time on Feb 10, 2020 (i.e. to 970 level), then the Feb 2020 instalment of 25% will be triggered on that date. Thereafter, if index level falls by additional 3% (from the date of Allotment) from 970 to 940 (i.e. 3% in Feb 2020 + 3% in Mar 2020 = 6% fall from allotment day) on 10th Mar 2020 the final 25% (with any appreciation / depreciation) will be switched to Principal Midcap Fund.

Installment No.	Month	% of Investment	Trigger
1	Allotment Date (30 Dec 2019)	25	Allotment of units under Principal Midcap Fund
2	Jan 2020	25	3% fall in Nifty Midcap 100 Index - TRI from the date of initial allotment or last business day of the Month (if Smart Option did not activate during the month)
3	Feb 2020	25	3% fall (in addition to activation of trigger in previous month/s if any) in Nifty Midcap 100 - TRI Index from the date of initial allotment or last business day of the Month (if Smart Option did not activate during the month)
4	Mar 2020	25*	3% fall (in addition to activation of trigger in previous month/s if any) in Nifty Midcap 100 - TRI Index from the date of initial allotment or last business day of the Month (if Smart Option did not activate during the month)

\*Including any rise/fall in the value of investment.

I/We wish to apply for SMART Facility in NFO. I/We have read the SMART instructions B 16 & understood all salient features of SMART as mentioned in Section 4 of NFO application form.


First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
--------------------------------------	------------------	-----------------	--------------------------

Date :       Place :



# SIP AUTO DEBIT/ NACH FORM

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

	UMRN	<input type="text"/>	Bank use	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
<input checked="" type="checkbox"/> Tick (✓) <input checked="" type="checkbox"/> CREATE <input type="checkbox"/> MODIFY <input type="checkbox"/> CANCEL	Sponsor Bank Code	CIT1000PIGW			Utility Code	CIT100002000000037														
I/We hereby authorize		Principal Mutual Fund			to debit (tick ✓)	<input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other														
Bank A/c number		<input type="text"/>																		
with Bank	Name of customers bank			IFSC	<input type="text"/>			or MICR	<input type="text"/>											
an amount of Rupees	<input type="text"/>			in words	<input type="text"/>			₹	<input type="text"/>			in figures								
FREQUENCY	<input type="checkbox"/> Mthly <input type="checkbox"/> Qtly <input type="checkbox"/> H Yrly <input type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented			DEBIT TYPE	<input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount															
PAN No.	<input type="text"/>			Phone No.	<input type="text"/>															
Reference	Application no. / Folio no.			Email ID	<input type="text"/>															
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.																				
<table border="1"> <thead> <tr> <th colspan="2">PERIOD</th> </tr> </thead> <tbody> <tr> <td>From</td> <td><input type="text"/></td> </tr> <tr> <td>To</td> <td>3 1 1 2 2 0 9 9</td> </tr> <tr> <td>Or</td> <td><input checked="" type="checkbox"/> Until Cancelled</td> </tr> </tbody> </table>													PERIOD		From	<input type="text"/>	To	3 1 1 2 2 0 9 9	Or	<input checked="" type="checkbox"/> Until Cancelled
PERIOD																				
From	<input type="text"/>																			
To	3 1 1 2 2 0 9 9																			
Or	<input checked="" type="checkbox"/> Until Cancelled																			
Signature of 1st Account holder				Signature of 2nd Account holder				Signature of 3rd Account holder												
1. <input type="text"/>				2. <input type="text"/>				3. <input type="text"/>												
Name as in bank records				Name as in bank records				Name as in bank records												

This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

## OTM Instructions: Terms & Conditions

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

### MANDATORY FIELDS

**Date:** Date is mandatory

- CREATE/MODIFY/CANCEL:** tick is mandatory for create/modify & cancel if not ticked mandate will be rejected
- To Debit (tick):** account type is mandatory
- Bank A/c Number:** Investor debit bank a/c number mandatory
- With Bank:** Investor bank name is mandatory
- IFSC / MICR:** Correct IFSC code or MICR code is mandatory
- An amount of Rupees:** SIP fixed instalment amount in words in word column is mandatory, maximum amount in words in word column is mandatory
- ₹:** SIP fixed instalment amount in figures in figure column is mandatory, Maximum instalment amount in figures in figure column is mandatory
- Frequency:** SIP monthly/ quarterly mandatory, Lump sum : as & when presented is mandatory
- Debit Type:** For SIP fixed Amount & for Lump sum Maximum Amount is mandatory
- Folio No.:** For Existing Investor only
- Phone No./ Email ID:** Phone No. or Email ID is Mandatory
- PAN Number:** Mandatory
- Period:** SIP start date is Mandatory, Lump sum : indicate till what date the mandate should be valid
- Signature of Account Holder:** Signature is mandatory as per bank record
- Name of the Bank A/c Holder:** Name of the Bank A/c Holder is mandatory



# ASBA FORM FOR PRINCIPAL MIDCAP FUND

(An open ended equity scheme predominantly investing in Midcap stocks)

NFO APPLICATION NO.

--	--	--	--	--	--	--	--

New Fund Offer Opens on: 06<sup>th</sup> December, 2019 | New Fund Offer Closes on: 20<sup>th</sup> December, 2019 | Scheme Reopening Date: 31<sup>st</sup> December, 2019

THE APPLICATION FORM SHOULD BE FILLED IN BLOCK LETTERS ONLY. PLEASE READ THE INSTRUCTIONS BEFORE FILLING THE APPLICATION FORM

BROKER/AGENT INFORMATION			FOR OFFICE USE ONLY				
Broker Name & AMFI Regn. No./ RIA Code#	Sub-Broker Name & ARN Code	Sub-broker (As allotted by ARN holder)	EUIN (Employee UIN)	SCSB (Name & Code)	SCSB IFSC Code (11 digit code)	Syndicate Member Code (Name & Code)	S. No.

#By mentioning RIA code, I/we authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Principal Mutual Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank): 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.

Signature of Sole / First Applicant	Signature of Second Applicant	Signature of Third Applicant
-------------------------------------	-------------------------------	------------------------------

## 1 APPLICANT INFORMATION TO BE FILLED IN BLOCK LETTERS\*

Name of First Applicant (As in Demat account)

Existing Folio No. (Please fill in your folio no., if any)

## 2 DEMAT ACCOUNT DETAILS\*

Depository Name (Please tick any):  National Securities Depository Ltd. (NSDL)  Central Depository Services (India) Ltd. (CDSL)

Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

Bank Name

National Securities Depository Limited	Depository participant Name <input type="text"/>	Central Securities Depository Limited	Depository participant Name <input type="text"/>
	DP ID No. <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

Enclosures (Please tick any one box) :  Client Master List (CML)  Transaction cum Holding Statement  Cancelled Delivery Instruction Slip (DIS)

The details provided by investors in the application form should be same as the details registered with the DP. In case of any conflict, details registered with the DP will prevail. In case of incorrect details, the application would be rejected and investment amount refunded, within 5 business days from the NFO closure.

## 3 PERMANENT ACCOUNT NUMBER PAN (Please attach proof) (Mandatory)

1st Applicant  Guardian (in case 1st applicant is minor)

## 4 INVESTMENT & PAYMENT DETAILS\*

ISIN  Subscription Amount (₹)

Amount in words

## 5 BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS\*

Bank Name

Bank A/c No.  Type  Savings  Current  NRO  NRE  FCNR  NRSR  Others  Specify

Branch Name  City  Pin

IFSC / NEFT Code (11 digit)\*  MICR Code (9 digit)\*  \*Mentioned on your cheque leaf

## 6 UNDERTAKING BY ASBA INVESTOR

(1) I/ We hereby undertake that, I/ we have read and understood the instructions contained in this Form and Terms and Conditions concerning ASBA as contained in the Scheme Information Document (SID) / Key Information Memorandum (KIM) of the above mentioned Scheme and Statement of Additional Information (SAI) of Principal Mutual Fund. Further, I/we understand that if the details as provided by me/us in this Form are different from those in the NFO Application Form, then in such a case; the information as provided by me/us herein will be relied upon. I/we further confirm and undertake that I am/ we are eligible ASBA applicants(s) as per the relevant provisions of the SEBI (Issue of Capital and Disclosure Requirement) Regulations, 2009. (2) In accordance with provisions of ASBA in the SEBI ICDR Regulations, 2009 and as disclosed in the SAI, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the New Fund Offer of above mentioned Scheme, including uploading of application details, blocking the amount to the extent mentioned above under "DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS" or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Principal Mutual Fund's account on receipt of instructions from the Registrar to Principal Mutual Fund after finalisation of the basis of allotment, entitling me/us to receive mutual fund units on such transfer of funds, etc. (b) Registrar to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment and to transfer the requisite money to the Principal Mutual Fund's account. (3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. (4) If the DP ID, Beneficiary or PAN is not provided by me/us or the details on the same as furnished in the form are incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and Principal Mutual Fund or SCSB shall not be liable for losses, if any.

Signature of Sole / First Applicant	Signature of Second Applicant	Signature of Third Applicant
-------------------------------------	-------------------------------	------------------------------

--	--	--	--	--	--	--	--

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

Received from Mr./Ms./M/s.  an application

Date

for  Plan  Option

Bank Name  Branch Name

Total Amount to be blocked (₹) (Figures)  (₹) (Words)

Stamp & Signature

## INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

- 1) An ASBA investor, intending to subscribe to a public, shall submit a completed ASBA form to a Self Certified Syndicate Bank (SCSB), with whom the bank account to be blocked, is maintained, through one of the following modes ?
  - (i) Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA");
  - (ii) Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- 2) ASBA Facility is provided only for Demat Account Holders
- 3) From one bank account more than five applications will not be allowed
- 4) Investors shall note that the NFO units will be credited in the demat account specified in the ASBA cum application form and hence these details are mandatory.
- 5) To ensure that NFO units are allotted, Investors to ensure that their demat accounts are active i.e. not frozen or suspended.
- 6) Investors to note that if the DP-ID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the depository records of NSDL or CDSL, the application shall be rejected.
- 7) Bank account details provided in the application will be the bank account number from where the NFO application amount is authorized to be blocked, Bid amount, bank and branch name shall be given in this block.
- 8) Investors will ensure that sufficient balance is maintained in the bank account mentioned in the form, else the application shall be liable to be rejected.
- 9) In case an ASBA investor wants to withdraw his/her ASBA during the bidding / offer period, he/ she shall submit his/ her withdrawal request to the SCSB, which shall do the necessary, including deletion of details of the withdrawn ASBA from the electronic bidding system of the Stock Exchange(s) and unblocking of funds in the relevant bank account.
- 10) Demat/Non-Demat Mode:
  1. Investor can hold units in demat/non-demant mode. In case investor did not provide demat account details or details of DP ID/ BO ID, provided by the investor, is incorrect or demat account is not activated or not in active status, the units would be allotted in non demat mode.
  2. The investor can dematerialize his/her holdings in non demat mode. Similarly, investor can rematerialize holdings in demat mode. All expenses in connection with conversion from demat to remat mode or remat to demat mode will have to be incurred by the investors.
  3. Allotment letters would be sent to investors who are allotted units in demat mode and Statement of Accounts would be sent to investors who are allotted units in non demat mode.
- 11) SCSB means Self Certified Syndicate Bank registered with the SEBI, which offers the facility of ASBA. The current list of SCSBs as available on SEBI website is as follows:
  1. Axis Bank Ltd 2. State Bank of Hyderabad 3. Corporation Bank 4. State Bank of Travencore 5. IDBI Bank Ltd. 6. State Bank of Bikaner and Jaipur 7. YES Bank Ltd. 8. Punjab National Bank 9. Deutsche Bank 10. Union Bank of India 11. HDFC Bank Ltd. 12. Bank of Baroda 13. ICICI Bank Ltd 14. Vijaya Bank 15. Bank of Maharashtra 16. State Bank of India 17. Andhra Bank 18. HSBC Ltd. 19. Kotak Mahindra Bank Ltd. 20. Bank of India 21. CITI Bank 22. IndusInd Bank 23. Allahabad Bank 24. Karur Vysya Bank Ltd. 25. The Federal Bank 26. Indian Bank 27. Central Bank of India 28. Oriental Bank of Commerce 29. Standard Chartered Bank 30. J P Morgan Chase Bank, N.A. 31. Nutan Nagarik Sahakari Bank Ltd. 32. UCO Bank 33. Canara Bank 34. United Bank of India.
- 12) The investor is required to submit a copy of the acknowledgement receipt of the ASBA Form (as submitted with SCSB) along with the NFO application form to be furnished to Principal Mutual Fund.

### QUICK CHECKLIST

- KYC acknowledgement letter (Compulsory for MICRO Investments)
- Self attested PAN card
- Email ID and mobile number provided for regular updates
- Plan/ Option/ Sub Option name mentioned along with scheme name
- SIP Auto Debit/ NACH form is filled & attached for SIP investments
- Relationship proof between Guardian and Minor (if application is in the name of a Minor) attached
- Additional documents attached for Third Party payments. Refer instructions
- FATCA & CRS Declaration for non individual/ Entity is attached (mandatory)

**Principal Asset Management Pvt. Ltd.** (Formerly known as Principal Pnb Asset Management Company Private Limited) (CIN : U25000MH1991PTC064092)  
**Regd. Off.:** Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051.  
Toll Free: 1800 425 5600 Fax: (022) 6772 0512  
E-mail: [customer@principalindia.com](mailto:customer@principalindia.com)  
Visit us at: [www.principalindia.com](http://www.principalindia.com)