

To register for this facility, please submit this form duly filled and signed by all the holders to the folio, as per the mode of holding. Kindly note that the facility will be available to investors who have accounts with select banks participating in National Automated Clearing House (NACH).

Existing KYC compliant individual investors including Non-Resident Indians (NRI), HUFs and Sole Proprietors can now buy/ redeem units of Principal Mutual Fund by sending SMS to 56161.

SMS to 56161

Unitholder Information (Fields marked with * are mandatory)

Name of First/Sole Unitholder/Guardian* _____
 PAN of first holder* _____ KYC* Yes No
 Name of Second Unitholder _____
 PAN of Second Holder _____ KYC* Yes No
 Name of Third Unitholder _____
 PAN of Third Holder _____ KYC* Yes No
 Customer Folio / Account Number* _____
 Mobile Number* _____ (Note: Charges may be levied by your mobile phone service provider, as applicable)
 Kindly update my mobile number in the folio no(s) mentioned above.

E-mail ID* _____

I/We have read the Terms and conditions of account opening and am/are aware that Principal Mutual Fund and its Electronic Debit Service Provider(s) are authorised to process transactions through the Electronic Debit Arrangement. For this purpose, I/we authorize Principal Mutual Fund and its designated service provider(s) to debit my/our account with your branch. The payments should be effected to Principal Mutual Fund and / or its service providers.

I also hereby agree to read the respective SID & SAI of the scheme(s) before investing in any scheme of Principal Mutual Fund using this facility.

Signature of First/Sole Holder	Signature of Second Holder	Signature of Third Holder
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SAMPLE SYNTAX	Transaction	SMS Format	Sample SMS*	Transaction Processed
	PURCHASE	PUR <Folio No><scheme code> <amount>	PUR 12345678 LFZG 10000 PUR 12345678 LFPG 10000	Purchase would be processed into growth option under direct Plan (LFZG) / regular plan (LFPG) of the corresponding scheme code. (Regular Plan subscription will carry the last transacted broker code)
	REDEMPTION (AMOUNT)	RED <Folio No><scheme code> <amount>	RED 12345678 EBZG 5000 RED 12345678 EBRG 5000	Redemption would be processed from the growth option under direct plan (EBZG) / regular plan (EBRG) for requested amount in the corresponding scheme code
	REDEMPTION (ALL UNITS)	RED <Folio No><scheme code> <ALL>	RED 12345678 AFZG ALL RED 12345678 AFRG ALL	All available units would be redeemed growth option under direct plan (AFZG) / regular plan (AFRG) in the corresponding scheme code

*List of scheme codes available at <http://principalindia.com/Uploads/Downloads/SMSTransaction-PrincipalRegularPlanSchemeCodes.pdf> or <http://principalindia.com/Uploads/Downloads/SMSTransactionPrincipalDirectPlanSchemeCodes.pdf>

Principal[®] Mutual Funds **Mandate Form for NACH/ECS/DIRECT DEBIT**
(Applicable for Lumpsum Additional Purchases as well as SIP Registrations) **OTM**

*UMRN _____ Date DD MM YY YY

Tick (✓) *Sponsor Bank Code _____ *Utility Code _____

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

MODIFY Bank A/c. Number: _____

CANCEL With Bank _____ IFSC _____ or MICR _____

An amount of Rupees (In Words) _____ ₹ (In Figures) _____

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

Unique ID _____ Phone No. _____

Reference 2 _____ Email ID _____

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.

PERIOD From DD MM YY YY To DD MM YY YY

Or Until cancelled

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

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

* 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 instruction 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.

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

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

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

Customer Information
Mobile: _____
E-mail Id: _____
Please attach a cancelled original personalized cheque

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

SMS Transaction - Registration Form Acknowledgement	Principal Mutual Fund	ISC Stamp
Investor Name: _____	Folio No./Application No. _____	

TERMS & CONDITIONS

- Both the forms given overleaf are required to be filled for registration of transactions via SMS.
- First time investors in Principal Mutual Fund ("the Fund"), should submit this completed form along with the subscription form for new investment, while existing investors need to submit only this mandate form duly completed, at any of the official points of acceptance. The Form needs to be signed by all Unitholder(s).
- Mobile Number Registration: Unit holder(s) of the Fund will have to register a mobile number allotted in India, in their folio for availing this facility. The mobile number provided in the registration form shall be updated as the requisite mobile number in the folio for which the facility is contemplated. Transaction alerts and/or confirmations would be sent to this mobile number. Change in mobile number should be submitted in the proper service request format, duly signed by all the holders in the account, as per the mode of holding. In case of accounts with more than one holder, the mobile number communicated with this registration form will overwrite all previous communication of mobile number received under this folio.
- Email Id Registration: Unit holder(s) of the Fund will have to register an email id in their folio for availing this facility. The email id provided in the registration form shall be updated in the folio for which the facility is contemplated. Transaction alerts account statements, annual reports and/or other Statutory Information, as the case may be, shall be sent via email instead of a Physical document.
- The time taken to verify and register for this facility will be upto 25 days from receipt of duly completed Registration Form On successful registration for SMS Facility, a confirmation would be communicated to the unitholder via SMS and email on the registered mobile no. and email ID.
- This facility is currently available to KYC compliant Unitholders who are Residents Individuals, Non-Resident Indians with "Single" / "Anyone or Survivor" status as the mode of holding (in case the mode of holding of the folio is 'Anyone or Survivor', Principal Mutual Fund shall offer this facility in favour of the first holder mentioned in the folio), HUFs and Proprietor Firms. Please read the SID/SAI for terms and conditions.
- Currently, this facility is extended for subscription and redemptions. Unitholder(s) will have to register a single bank mandate for purchase. This bank account will be debited towards subscription. The redemption proceeds will be credited into the default bank account registered in this customer folio / account number separately. Unitholder(s) should submit duly filled Multiple Bank Mandate registration form to any of our investor service centres, in case they would like to change / modify the default bank mandate.
- Unitholder(s) can send a transaction SMS only through the registered mobile number with the pre-defined keywords only (available on the website www.principalindia.com)
- The minimum purchase/redemption amount in respective plan/option of the Schemes of the Fund will be applicable for each transaction.
- For investments in Regular Plan, the Distributor ARN will be the same as registered against the folio in which the transaction is being done. In case a folio has multiple brokers registered, the transaction made under the Distributor ARN of the last transaction in the folio will be considered.
- The statement of account will be considered correct, if no discrepancies are reported or emailed to customer@principalindia.com within 15 days of receipt of the statement. The AMC will not be held responsible for errors reported beyond these 15 days. By opting for the facility the Investor/s hereby irrevocably authorizes and instructs the AMC to act as his/her agent and to do all such acts as AMC may find necessary to provide the Facility.
- The Investor/s shall at all times be bound by any modifications and/ or variations made to these Terms and Conditions by the AMC at their sole discretion and without notice to them.
- The Investor/s shall take responsibility of the information provided in this registration form or any other application form for this facility and for all the transactions conducted by using the facility and will abide by the record of transactions generated by the AMC. Further, the Investor/s confirms that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and unconditionally waives all objections in this behalf. The investor agrees that the AMC will not be held liable for any loss or damage incurred or suffered by the Investor/s due to any error, defect, failure or interruption in the provision of the facility arising from or caused by any reason whatsoever.
- The Investor/s agrees that use of the facility will be deemed acceptance of the Terms and Conditions and the Investor/s will unequivocally be bound by these Terms and Conditions. The SEBI Regulation related to NAV applicability will determine the pricing of the units. Unitholder(s) are deemed to have read and accepted the terms and conditions as stated in the latest Statement of Additional Information (SAI), Scheme Information Document (SID) of the Fund, the Key Information Memorandum (KIM) and the Addenda issued till date, Product Labels details of the respective scheme, the Know Your Customer (KYC) norms and bind themselves to the terms and conditions of the SMS transaction facility upon signing this SMS Transaction form. For subscription in Equity and Debts schemes for an amount of ₹ 2 lacs or above and for any value in Liquid Scheme, units will be allotted only when the funds are available for utilisation which may take upto 3 working days.
- The AMC shall not be held liable for (a) any breach or non-compliance by the unitholder(s) of the rules/ terms and conditions stated in the Scheme Information Document (b) accepting instructions given by any one of the Investor/s in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor" (c) accepting instructions given by any one of the unitholder(s) or his/her authorized person.
- Any transaction request on a non-Business Day will be processed on the next Business Day in accordance with the provisions provided in the Scheme Information Document ('SID') of the Schemes and/or Statement of Additional Information ('SAI').
- The offer of this facility is solely at the discretion of Principal Pnb Asset Management Company Private Limited (AMC). The AMC is not bound and/or obliged in any way to give access to the facility to Investor/s. The Investor/s agrees and confirms that the AMC may at its sole discretion suspend the facility in whole or in part at any time without prior notice.
- If the transaction is delayed or not effected at all, for reasons of incomplete or incorrect information / key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the Fund, AMC/Fund /Directors/ Shareholders responsible or liable for the same.
- The request for transaction is to be considered as accepted, subject to realization of funds towards purchases, and/only on the receipt of the confirmation from RTA on the registered mobile number or email id of the Unit holder(s) of the Fund. In case of multiple confirmation SMSes from the AMC against a single transaction request or non-receipt of such a mail / SMS from Principal India Mutual Fund within a reasonable time, Unitholder(s) are advised to immediately call up the investor helpline on toll free nos. 1800 425 5600 to confirm the status of the transaction request.
- This facility is available with certain banks and branches that participate in RBI facilities like ECS (Debit) / NECS / RECS or where the AMC may have a specific tie-up with the bank. Please note that the list of banks and branches may be modified/ updated/ changed/ removed at any time in future at the sole discretion of the AMC without assigning any reasons or prior notice. Some banks and branches may levy charges (in whatsoever manner) for mandate registration and / or transactions to their bank account holders, which will be borne by the account holder only and will not be borne by the AMC or the fund.
- The Unitholder(s) shall check his / her / its account records carefully and promptly. If the Unitholder(s) believes that there has been an error in any transaction using this facility, or that an unauthorized transaction has been effected, the Unitholder(s) shall notify Principal Mutual Fund immediately. The Unitholder(s) shall ensure availability of clear funds in their respective bank account, as specified in the registration form, at the time of requesting a transaction using this facility. Principal Mutual Fund shall not be held liable for any unsuccessful Transaction due to non-availability of funds in the bank account of the Unitholder. Principal Mutual Fund shall attempt to settle the transaction by requesting the registered bank for release of funds. However, in case of non-receipt of the funds, the transaction shall stand cancelled and the units allotted, if any, would be reversed.
- The Unitholder(s) hereby confirms, acknowledges and undertakes to make payments for Subscription of Units of the Scheme from their respective bank account(s) in compliance with applicable provisions relating to third party payments detailed in the Scheme Information Document and that the payment will be through legitimate sources only.
- Transaction Charges:
 - In accordance with SEBI Circular No. Cir/IMD/DF/13/ 2011 dated August 22, 2011, Principal Pnb Asset Management Company Private Limited (PAMC)/Principal Mutual Fund (PMF) shall deduct Transaction Charges on purchase / subscription received from the Investors through Distributors/Agents (who have opted to receive the transaction charges) as under:
 - 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

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, 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.

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
- Frequency:** As & when presented is mandatory
- Debit Type:** 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
- 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
- An amount of Rupees:** Amount in words is mandatory
- ₹:** Amount in figures is mandatory