

Principal Asset Management Private Limited (formerly known as Principal Pnb Asset Management Company Private Limited) Investment Manager to Principal Mutual Fund:  
Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051, India.  
Principal Mutual Fund : Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051.

## KEY INFORMATION MEMORANDUM & APPLICATION FORM

(OFFER OF UNITS AT APPLICABLE NAV BASED PRICES)

# PRINCIPAL SMALL CAP FUND

(An Open Ended Equity Scheme predominantly investing in small cap stocks)

This product is suitable for investors who are seeking~

- Long term Capital Growth.
  - Predominantly investment in equity and equity related instruments of small cap companies.
- ~Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



**New Fund Offer Price: ₹ 10/- per unit and at applicable NAV prices thereafter.**

**NFO Opens on: 22<sup>nd</sup> April, 2019 | NFO Closes on: 6<sup>th</sup> May, 2019 | Scheme Reopening Date : 15<sup>th</sup> May, 2019**

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.principalindia.com](http://www.principalindia.com). The aforesaid SID & SAI are to be read with the addendums, if any issued by the Fund from time to time.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated as on March 29, 2019

<b>Name of the scheme</b>	Principal Small Cap Fund			
<b>Investment Objective</b>	To generate long term capital appreciation by predominantly investing in equity and equity related instruments of small cap companies. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.			
<b>Type of Scheme</b>	An Open Ended Equity Scheme predominantly investing in small cap stocks.			
<b>Asset Allocation Pattern of the scheme</b>	Under normal circumstances, the asset allocation would be as follows:			
	<b>Type of instrument</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		Minimum	Maximum	
	Equity and equity related instruments of small cap companies*	65	100	High
	Equity and equity related instruments of companies other than small cap companies	0	35	High
	Debt and Money Market Instruments including units of debt & liquid schemes	0	35	Low to Medium
	*The fund will predominantly invest in small cap stocks. In terms of SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017, the universe of "Small Cap" shall consist of 251st company onwards in terms of full market capitalization and that the Scheme will be required to adhere the following:			
	<ul style="list-style-type: none"> <li>• The list of stocks of Small Cap companies prepared by AMFI in this regard will be adopted.</li> <li>• The said list would be uploaded on the AMFI website and would be updated periodically as specified by SEBI.</li> <li>• Subsequent to any updation in the said list as uploaded by AMFI, the portfolio of the Scheme will be rebalanced within a period of one month.</li> </ul>			
	This market cap ranges will be determined as per prevailing SEBI/AMFI guidelines.			
	The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.			
	The exposure to derivatives will not exceed 50% of the net assets of the scheme.			
	The Scheme may invest up to 20% of the scheme's debt exposure in domestic securitized debt.			
	The Scheme may invest upto 25% in stocks listed on SME platform of BSE and NSE.			
	The Scheme does not seek to participate in repo/reverse repo in corporate debt securities.			
	The Scheme does not seek to participate in credit default swaps.			
	The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.			
	Not more than 20% of the net assets of the scheme can be deployed in stock lending. Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only for defensive considerations and such deviation shall be subjected to 30 calendar days rebalancing period.			
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Small cap stocks are more volatile & less liquid than large cap companies. Investors therefore should assume that illiquidity risks are higher in this fund than in a normally diversified equity fund. Thus, relative to larger, more liquid stocks, investing in small cap stocks, involves potentially greater volatility and risk.			
<b>Risk Mitigation Factors</b>	<p><b>1. Risk mitigation factors for investments associated with equities:</b></p> <ul style="list-style-type: none"> <li>• Focused risk management with an endeavour to ensure adequate safeguards for controlling risks during portfolio construction.</li> <li>• Reducing risks through portfolio diversification, taking care however not to dilute returns of the scheme(s).</li> <li>• Use derivatives and hedging products as permitted as RBI/SEBI to protect the value of portfolio.</li> <li>• Implement exposure limits which may be varied from time to time. In case of Equity funds, restricting the exposure to any industry (as defined in AMFI classification) as a percentage of the portfolio at any point of time.</li> <li>• Portfolio shall be maintained in such a manner so as to provide necessary liquidity (after considering inflows and redemptions).</li> <li>• Due diligence of a company so as to minimize stock specific risks.</li> </ul>			

	<p><b>2. Risk mitigation factors for investments associated with Debt and/or Money Market Instruments:</b></p> <ul style="list-style-type: none"> <li>Rigorous in-depth credit evaluation of the securities proposed to be invested focussing on analysis of fundamentals of the company, company's financials and the quality of management.</li> <li>Use derivatives and hedging products to protect the value of portfolio.</li> <li>To invest over a range of companies, groups as well as industries in accordance with SEBI Regulations with an endeavour to reduce risk using diversification.</li> <li>Having appropriate portfolio turnover to meet cash flow requirements, adjustments relating to average maturity of the assets held, change or an anticipated change in the credit worthiness of the investee companies.</li> <li>Control credit risk by investing in rated papers of the companies having strong fundamentals, sound financial strength and superior quality of management.</li> <li>Reduce Liquidity Risk by investing in CBLO and other such similar short term highly liquid instruments.</li> </ul>																									
<b>Investment Plans &amp; Options</b>	The Scheme will offer two Plans i.e. Regular Plan & Direct Plan. Each of the Plans mentioned above offers Growth and Dividend Option. The Dividend Option under both the Plans will have the facility of Payout and Reinvestment.																									
<b>Investment Strategy</b>	The scheme seeks to generate capital appreciation by investing predominantly in small cap companies. The Fund manager will follow a bottom up approach to stock selection and will aim to build a diversified portfolio with exposure across sectors. The universe of stocks will be selected to include companies having a robust business models and enjoying sustainable competitive advantages as compared to their competitors. Small-cap companies, as they are in a stage of growth, may not be valued at their fair price. However, the Fund intends to identify such strong growth companies & take advantage of their future appreciation.																									
<b>Applicable NAV</b>	<p><b>For Subscription / Switch –in / Sweep:</b></p> <p>(a) In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the repurchase and sale) Official Points of Acceptance of Transactions where it is received, the closing NAV of the day of receipt of application shall be applicable;</p> <p>(b) In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the Official Points of Acceptance of Transactions where it is received, the closing NAV of the next business day shall be applicable.</p> <p>In respect of purchase/switch-in in any of the above mentioned Schemes for an amount equal to or more than ₹ 2 Lakhs, the closing NAV (Net Asset Value) of the day shall be applicable subject to realisation of the funds upto 3.00 p.m. and receipt of application (duly time stamped).</p> <p>Further, in case of multiple applications for purchases/switch-ins in any of the Scheme (irrespective of its Plan/Option) for an aggregate investment amount equal to or more than ₹ 2 Lakh on the same business day, such application shall be consolidated at PAN level irrespective of the number of the total application amount of ₹ 2 Lakh and above to determine the NAV applicability.</p> <p><b>For Redemptions / Switch–out:</b></p> <p>(a) In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the day of receipt of application shall be applicable; and</p> <p>(b) In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the next business day shall be applicable.</p> <p>The above cut-off timings shall also be applicable to investment made through "Sweep" mode available in the Dividend Option.</p> <p>Cut off time as mentioned above shall be reckoned at the Official Points of Acceptance of transactions as disclosed in the Scheme Information Document, KIM and the web-site, www.principalindia.com.</p>																									
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>																							
	₹ 5,000 and any amount thereafter under each Plan/Option.	₹ 1,000 and any amount thereafter under each Plan/Option.	₹ 500/- or 50 units																							
<b>Dispatch of Redemption Proceeds</b>	Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.																									
<b>Dividend Policy</b>	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.																									
<b>Benchmark Index</b>	Nifty Small cap 100 index																									
<b>Fund Manager</b>	Mr. P.V.K Mohan - Fund Manager Mr. Siddarth Mohta - Associate Fund Manager																									
<b>Total Investment Experience</b>	Mr. P.V.K Mohan - 25 years Mr. Siddarth Mohta - 14 years																									
<b>Name of the Trustee Company</b>	Principal Trustee Company Private Limited																									
<b>Performance of the Scheme</b>	Being a new scheme, it does not have any performance track record. <b>PORTFOLIO:</b> Top 10 Holdings - Not applicable as the scheme is a new fund to be launched. <b>SECTOR ALLOCATION:</b> Top 10 - Not applicable as the scheme is a new fund to be launched. <b>WEBSITE LINK FOR MONTHLY PORTFOLIO HOLDING:</b> Not applicable as the scheme is a new fund to be launched. <b>PORTFOLIO TURNOVER RATIO:</b> Not applicable as the scheme is a new fund to be launched.																									
<b>Expenses of the Scheme (i) Load Structure</b>	<p><b>Entry Load: NIL</b></p> <p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>If redeemed/ switched on or before 1 year from the date of allotment: Nil for redemption/ switch out of units upto 25% of the units allotted (the limit).</li> <li>1% on redemption in excess of 25% of the limit stated above- Redemption of units would be done on First in First out Basis (FIFO).</li> <li>Nil thereafter</li> </ul>																									
<b>(ii) Recurring Expenses</b>	<p><b>Annual Recurring expenses as a percentage of Daily Net Assets:</b></p> <p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:</p> <p>The AMC has estimated the following percentage of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.</p> <table border="1"> <thead> <tr> <th>Nature of Expenses**</th> <th>% of daily net assets**</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees charged by the AMC</td> <td rowspan="15">2.25</td> </tr> <tr> <td>Trustee Fees</td> </tr> <tr> <td>Registrar and Transfer Agent Fees</td> </tr> <tr> <td>Audit Fees</td> </tr> <tr> <td>Custodian Fees</td> </tr> <tr> <td>Costs related to investor communications</td> </tr> <tr> <td>Marketing and Selling Expenses including commission</td> </tr> <tr> <td>Costs of fund transfer from one location to another,</td> </tr> <tr> <td>Cost of providing account statements and repurchase/ dividend cheques and warrants</td> </tr> <tr> <td>Costs of statutory advertisements</td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 0.02 percent)</td> </tr> <tr> <td>Brokerage &amp; transaction cost (inclusive of service tax) over and above 0.12 percent and 0.05 percent for cash and derivative market trades respectively</td> </tr> <tr> <td>Goods and Services Tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Goods and Services Tax on brokerage and transaction cost</td> </tr> <tr> <td>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</td> <td>2.25</td> </tr> <tr> <td>Additional expenses under regulation 52 (6A) (c)<sup>A</sup></td> <td>Upto 0.05%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities #</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p>It is clarified that the sum total of A plus B shall not exceed 2.25% of the daily net assets of the Scheme.</p> <p>**Direct Plan under the aforementioned Scheme shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid / charged under the Direct Plan.</p>			Nature of Expenses**	% of daily net assets**	Investment Management and Advisory Fees charged by the AMC	2.25	Trustee Fees	Registrar and Transfer Agent Fees	Audit Fees	Custodian Fees	Costs related to investor communications	Marketing and Selling Expenses including commission	Costs of fund transfer from one location to another,	Cost of providing account statements and repurchase/ dividend cheques and warrants	Costs of statutory advertisements	Cost towards investor education & awareness (at least 0.02 percent)	Brokerage & transaction cost (inclusive of service tax) over and above 0.12 percent and 0.05 percent for cash and derivative market trades respectively	Goods and Services Tax on expenses other than investment and advisory fees	Goods and Services Tax on brokerage and transaction cost	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	2.25	Additional expenses under regulation 52 (6A) (c) <sup>A</sup>	Upto 0.05%	Additional expenses for gross new inflows from specified cities #	Upto 0.30%
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#Expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

The AMC may charge investment management and advisory fees and other expenses up to 2.25% of the daily net assets. The AMC reserves the right to change the estimates; both inter se or in total, subject to prevailing SEBI Regulations.

^The nature of expenses can be any permissible expenses including Investment Management & Advisory Fees. The purpose of the above table is to assist in understanding the various costs and expenses that the Unit Holders in the Scheme will bear directly or indirectly.

The AMC may incur actual expenses which may be more or less than those estimated above under any head and / or in total. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the SEBI Regulations, as given below.

Maximum Recurring Expenses:

Daily net assets	As a % of daily net Assets (per annum)	Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (c) #	Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (b) #
First ₹ 500 crores	2.25%	0.05%	0.30%
Next ₹ 250 crores	2.00%	0.05%	0.30%
Next ₹ 1,250 crores	1.75%	0.05%	0.30%
Next 3,000 crores	1.60%	0.05%	0.30%
Next 5,000 crores	1.50%	0.05%	0.30%
Next 40,000 crores	Reduction of 0.05% for every increase of 5000 crores	0.05%	0.30%
Balance of assets over and above ₹ 50,000 crores	1.05%	0.05%	0.30%

Further, in addition to the limits on total expenses specified in Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996 (the Regulation) the following expenses may be charged to the Scheme under Regulation 52 (6A) -

#(a) Brokerage and transaction costs incurred for the purpose of execution of trades and included in the cost of investment, not exceeding 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivative transactions. Further, in accordance with SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, the brokerage and transaction costs incurred for the execution of trades will be capitalized to the extent of 0.12% of the value of the trades in case of cash market transactions and 0.05% of the value of the trades in case of derivatives transactions. Any payment towards brokerage and transaction costs (including service tax, if any incurred) for the execution of trades over and the said 0.12% and 0.05% of the cash market transactions and derivative transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI(MF) Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsor.

(b) Expenses not exceeding 0.30% of daily net assets, if the new inflows only from Retail investors from such cities as specified by SEBI from time to time are at least (i) 30% of gross inflows in the Scheme OR (ii) 15% of the average assets under management (year to date) of the Scheme - whichever is higher.

However if inflows from such cities is less than the higher of (i) & (ii) as mentioned above, such expenses on daily net assets of the Scheme may be charged on proportionate basis. Further, the expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities. The amount incurred as expense on account of inflows from such cities shall be credited back to the Plan in case the said inflows are redeemed within a period of one year from the date of investment. Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

(c) Additional expenses incurred towards different heads mentioned under sub-regulation 52(2) & 52(4) of the Regulation not exceeding 0.05% of the daily net assets of the Scheme or as specified by the Board.

"Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable."

The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change as required under the regulations. Additionally, AMCs shall upload the TER details on the website under the below link: <https://www.principalindia.com/downloads-disclosures.aspx>

AMC may charge Goods and Services tax on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).

These estimates have been made in good faith by the AMC and are subject to change inter-se. The expenses may be more than as specified in the table above, but the total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI Regulations. Any expense other than those specified in the SEBI Regulations shall be borne by the AMC and/or the Sponsors and/or Trust. The purpose of the above table is to assist the unitholder in understanding the various costs and expenses that a unitholder in the Scheme will bear directly or indirectly.

Any other expenses that are directly attributable to the Scheme, and permissible under SEBI (Mutual Funds) Regulations, 1996 from time to time, may be charged within the overall limits as specified in the Regulations.

The Scheme shall strive to reduce the level of these expenses so as to keep them well within the maximum limits currently allowed by SEBI and any revision in the said expenses limits by SEBI would be applicable.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.

All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

(iii) Actual Expenses:  
# (For the previous Financial Year 2017-2018)

Not Applicable

Waiver of Load for Direct Applications

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all Mutual Fund Scheme(s). Therefore, the procedure for waiver of load for direct applications is no longer applicable.

Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisor.

Daily Net Asset Value (NAV) Publication

The NAV of the Scheme will be calculated on all Business Days. The same would also be updated on AMFI website by 9.00 p.m. on all Business Days. The NAV can also be viewed on the website of the Mutual Fund i.e. [www.principalindia.com](http://www.principalindia.com).

For Investor Grievances

**Please Contact Principal Mutual Fund:** Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051. TOLL FREE: 1800 425 5600. Fax: +91 22 6772 0512. E-mail: [customer@principalindia.com](mailto:customer@principalindia.com)

**Registrar:** Karvy Fintech Pvt. Ltd. (Unit: Principal Mutual Fund), Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. [www.karvyfintech.com](http://www.karvyfintech.com).

Unitholders' Information

**Account Statement:** An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement (CAS) containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month. In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical form. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. If an investor does not wish to receive single CAS from the depository, an option shall be given to the investor to indicate negative consent and receive the normal CAS only w.r.t mutual fund investments in lieu of this single CAS. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

**Securities Consolidated Account Statement (SCAS):** Investors who have a demat account and opt to hold units in nondemat form, a single SCAS generated based on PAN for each calendar month, shall be sent by mail/email in whose folio(s) transaction(s) has/have taken place during the month on or before 10th of the succeeding month. The SCAS will be sent by e-mail to the investor(s) whose e-mail address is registered with the Depositories. In case an investor does not wish to receive SCAS through e-mail, an option shall be given by the Depository to receive SCAS in physical. Where PAN is not available, the account statement shall be sent to the Unit holder by the AMC. In case there is no transaction in the folio, a half yearly SCAS detailing holding across all schemes of mutual funds and securities held in dematerialized form across demat accounts shall be sent by Depositories to investors at the end of every six months (i.e. September/March), on or before 10th day of succeeding month. The half yearly SCAS will be sent by mail/e-mail as per the mode of receipt opted by the investors to receive monthly SCAS. Investors who are not eligible for receiving SCAS shall continue to receive a monthly account statement from the AMC. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. For more details, please refer the SID and SAI.

**Portfolio Statement:** The Annual financial results of the Schemes or an abridged summary thereof shall be provided to all unitholders within 4 months from the date of the closure of the relevant accounts i.e. March 31 each year. Half Yearly unaudited financial results shall be hosted on our website - [www.principalindia.com](http://www.principalindia.com) within one month from the close of each half year (i.e. 31st March and 30th September). The Fund shall disclose portfolio (along with ISIN) as on the last day of the month/ half-year for the Scheme on its website [www.principalindia.com](http://www.principalindia.com) and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user friendly and downloadable format.

Mutual Fund/ AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Key Information Memorandum dated March 29, 2019.

## PRODUCT DIFFERENTIATION

Comparison of certain features of Principal Small Cap Fund vis-a-vis other existing open-ended Equity/Index/Equity Linked Savings Schemes of Principal Mutual fund

Scheme Name	Principal Focused Multicap Fund	Principal Multicap Growth Fund																															
<b>Investment Objective</b>	The Investment Objective of the scheme would be to provide capital appreciation and /or dividend distribution by investing in companies across market capitalization.	To achieve long – term capital appreciation.																															
<b>Asset Allocation Pattern</b>	Under normal circumstances, the asset allocation would be as follows:	Under normal circumstances, the asset allocation would be as follows:																															
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Equity and Equity Related Instruments*	65	100	High																														
Debt (including securitised debt**), Money Market instruments and Cash and Cash Equivalents	0	35	Low to Medium																														
Type of instrument	Normal Allocation (% of Net Assets)		Risk Profile																														
	Minimum	Maximum																															
Equity and Equity Related Instruments	65	100	High																														
Debt (including securitised debt*) and Money market instruments	0	35	Low to Medium																														
	<p>*Investment in maximum 30 stocks across Market Capitalisation.</p> <p>** Investment in Securitised Debt may be up to 35% of the net assets of the Scheme.</p> <p>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</p> <p>The Asset Management Company (AMC) reserves the right to invest in Derivatives upto 50% of the net assets of the Scheme.</p> <p>The AMC further reserves the right to invest in foreign securities and derivatives subject to SEBI/RBI or any other Regulatory Authorities permitted from time to time. The scheme may invest upto 30% in foreign securities, ADR's and GDRs, subject to SEBI / RBI or any other Regulatory Authorities permitted from time to time.</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. Subject to the SEBI Regulations, the Mutual Fund may deploy upto 20% of its total net assets of the Scheme in Stock Lending.</p> <p>The Scheme may invest upto 25% in stocks listed on SME platform of BSE and NSE.</p> <p>The Scheme does not seek to participate in repo/reverse repo in corporate debt securities.</p> <p>The Scheme does not seek to participate in credit default swaps.</p>	<p>* Investment in Securitised Debt may be up to 35% of the net assets of the Scheme</p> <p>The Asset Management Company (AMC) reserves the right to invest in Derivatives upto 50% of the net assets of the Scheme.</p>																															
<b>Investment Strategy</b>	The Scheme proposes to invest in equity and equity related securities. The portfolio will have no more than 30 stocks. It will be a multicap fund.	<p>The scheme will invest its assets in a portfolio of equity and equity related instruments. The focus of the investment strategy would be to identify stocks which can provide capital appreciation in the long term. Companies selected for the portfolio which in the opinion of the AMC would possess some of the characteristics mentioned below:</p> <ul style="list-style-type: none"> <li>• Superior management quality</li> <li>• Distinct and sustainable competitive advantage</li> <li>• Good growth prospects and</li> <li>• Strong financial strength</li> </ul> <p>The aim will be to build a diversified portfolio across major industries and economic sectors by using "Fundamental Analysis" approach as its selection process.</p>																															
<b>AUM in Rs. Cr. (Feb 28, 2019)</b>	298.59	807.89																															
<b>No. of Folios (Feb 28, 2019)</b>	34884	85806																															
<b>Differentiation</b>	The Scheme is a Focused equity scheme that will invest in not more than 30 Stocks across market capitalization.	The Scheme is a diversified equity scheme that invests across sectors to generate long term capital appreciation.																															
<b>Scheme Name</b>	<b>Principal Emerging Bluechip Fund</b>	<b>Principal Personal Tax Saver Fund</b>																															
<b>Investment Objective</b>	The primary objective of the Scheme is to achieve long-term capital appreciation by investing in equity & equity related instruments of large cap & midcap companies.	To provide long term growth of capital. The Investment Manager will aim to achieve a return on assets in excess of the performance of Nifty 500 Index.																															
<b>Asset Allocation Pattern</b>	Under normal circumstances, the asset allocation would be as follows:	Under normal circumstances, the asset allocation would be as follows:																															
	<table border="1"> <thead> <tr> <th rowspan="2">Type of instrument</th> <th colspan="2">Normal Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>(1) Equity &amp; equity related instruments of Large Cap companies*</td> <td>35</td> <td>65</td> <td>High</td> </tr> <tr> <td>(2) Equity &amp; equity related instruments of Midcap companies*</td> <td>35</td> <td>65</td> <td>High</td> </tr> <tr> <td>(3) Equity &amp; equity related instruments of Companies other than Large and Midcap companies*</td> <td>0</td> <td>30</td> <td>High</td> </tr> <tr> <td>(4) Debt (including securitised debt***), Money Market instruments and Cash and Cash Equivalent</td> <td>0</td> <td>30</td> <td>Low to Medium</td> </tr> </tbody> </table>	Type of instrument	Normal Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	(1) Equity & equity related instruments of Large Cap companies*	35	65	High	(2) Equity & equity related instruments of Midcap companies*	35	65	High	(3) Equity & equity related instruments of Companies other than Large and Midcap companies*	0	30	High	(4) Debt (including securitised debt***), Money Market instruments and Cash and Cash Equivalent	0	30	Low to Medium	<table border="1"> <thead> <tr> <th rowspan="2">Type of instrument</th> <th rowspan="2">Normal Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Linked Instruments</td> <td>Not less than 80%</td> <td>High</td> </tr> <tr> <td>Debt securities (*Including Securitised Debt) and Money market instruments</td> <td>Up to 20%</td> <td>Low to Medium</td> </tr> </tbody> </table>	Type of instrument	Normal Allocation (% of Net Assets)	Risk Profile	Equity and Equity Linked Instruments	Not less than 80%	High	Debt securities (*Including Securitised Debt) and Money market instruments	Up to 20%	Low to Medium
Type of instrument	Normal Allocation (% of Net Assets)		Risk Profile																														
	Minimum	Maximum																															
(1) Equity & equity related instruments of Large Cap companies*	35	65	High																														
(2) Equity & equity related instruments of Midcap companies*	35	65	High																														
(3) Equity & equity related instruments of Companies other than Large and Midcap companies*	0	30	High																														
(4) Debt (including securitised debt***), Money Market instruments and Cash and Cash Equivalent	0	30	Low to Medium																														
Type of instrument	Normal Allocation (% of Net Assets)	Risk Profile																															
			Equity and Equity Linked Instruments	Not less than 80%	High																												
Debt securities (*Including Securitised Debt) and Money market instruments	Up to 20%	Low to Medium																															
	<p>*The fund will predominantly invest in large and midcap stocks. This market cap ranges will be determined as per prevailing SEBI/AMFI guidelines.</p> <p>**Investment in Securitised Debt may be up to 30% of the net assets of the Scheme.</p> <p>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</p> <p>Note: The Asset Management Company (AMC) reserves the right to invest in derivatives (Equity Derivatives) not exceeding 50 % of the Net Assets, subject to limits specified by SEBI from time to time. The AMC further reserves the right to invest in foreign securities and derivatives subject to SEBI/RBI or any other Regulatory Authorities permitted from time to time.</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. Subject to the SEBI Regulations, the Mutual Fund may deploy upto 20% of its total net assets of the Scheme in Stock Lending.</p> <p>The Scheme may invest upto 15% in ETFs#</p> <p>The Scheme may invest upto 30% in stocks listed on SME platform of BSE and NSE.</p> <p>The scheme may invest upto 30% in foreign securities, ADR's and GDRs, subject to SEBI / RBI or any other Regulatory Authorities permitted from time to time.</p>	<p>The Scheme may invest up to 50% of the net assets of the Scheme in derivatives</p> <p>*Investment in Securitised Debt may be up to 20% of the net assets of the Scheme.</p>																															



<b>Asset Allocation Pattern (Contd.)</b>	The Scheme does not seek to participate in repo/reverse repo in corporate debt securities and credit default swaps. # ETFs Risk Disclosure - To the extent that the Scheme is invested in ETFs, the Scheme will be subject to all risks associated with such ETFs and the underlying assets that it is tracking. The Scheme can purchase/redeem units of ETFs only through stock exchanges on which such ETFs are listed and not directly through a mutual fund. Thus there could be a liquidity issue. The units of ETF may trade above (at a premium) or below (at a discount) the scheme's net asset value (NAV). The price of the units of an ETF's is influenced by the forces of supply and demand. Thus the Scheme may not be able to purchase/redeem units of an ETF at the applicable NAVs.			
<b>Investment Strategy</b>	The investment strategy of the fund will be based on market cap of the stocks. The fund will predominantly invest in large and midcap stocks. This market cap ranges will be determined as per prevailing SEBI/AMFI guidelines. Stocks selection will be primarily on bottom up approach on stock-by-stock basis. As part of its objective of maximizing investor's wealth creation potential over the longer duration, the fund may also invest in equity and equity related instruments of unlisted companies in line with SEBI regulations. A part of the portfolio may also tap arbitrage opportunities in the domestic markets like equity & equity related instruments, convertible preference shares, and convertible debentures. The Scheme intends to invest in derivatives not exceeding 50% of the net assets of the Schemes, subject to the limits as specified from time to time for hedging and rebalancing purposes or to undertake any other strategy as permitted under SEBI Regulations from time to time.			The strategy will be to allocate the assets of the Scheme between permissible securities in line with the portfolio profile described above, with the objective of achieving capital appreciation. The actual percentage of investment in various securities will be decided by the Fund Manager(s) within the limits specified in the Investment Pattern after considering the macroeconomic conditions including the prevailing political conditions, the economic environment (including interest rates and inflation) and to adhere to the need for a diversified portfolio in accordance with the applicable guidelines. The Fund Managers will follow an active investment strategy depending on the market situation and opportunities available at various points of time.
<b>AUM in ₹ Cr. (Feb 28, 2019)</b>	2006.30		255.53	
<b>No. of Folios (Feb 28, 2019)</b>	164227		84497	
<b>Differentiation</b>	The Scheme is an equity scheme that invests in large cap & midcap companies to generate long term capital appreciation.			
<b>Scheme Name</b>	<b>Principal Dividend Yield Fund</b>		<b>Principal Tax Savings Fund</b>	
<b>Investment Objective</b>	The investment objective of the scheme would be to provide capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of companies that have a relatively high dividend yield.			
<b>Asset Allocation Pattern</b>	Under normal circumstances, the asset allocation would be as follows:			
	<b>Type of instrument</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	
		<b>Minimum</b> <b>Maximum</b>		
	Equity and Equity related instruments of High Dividend Yield companies*	65      100	High	
	Debt and Money Market Instruments (including Units of Debt/ Liquid Mutual Fund Schemes and Cash)	0      35	Low to Medium	
	* High Dividend Yield Companies are defined as Companies whose dividend yield, at the time of investment, is equal to or higher than the dividend yield of the Company with the lowest dividend yield in the Nifty Dividend Opportunities 50 Index, ascertained as at the close of previous trading day. The scheme intends to use derivatives for purposes that may be permitted by SEBI (Mutual Funds) Regulations, 1996 from time to time. The scheme shall have a maximum net derivatives position up to 50% of the portfolio.			
	Under normal circumstances, the asset allocation would be as follows:			
	<b>Type of instrument</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	
		<b>Minimum</b> <b>Maximum</b>		
	Equity and Equity Linked Instruments	Not less than 80%	High	
	Debt securities (*including securitised debt) and Money market instruments	Upto 20%	Low to Medium	
	The Scheme may invest up to 50% of the net assets of the Scheme in derivatives. *Investment in Securitised Debt may be up to 20% of the net assets of the Scheme.			
<b>Investment Strategy</b>	The scheme would invest pre-dominantly (at least 65% of the net assets) in companies that have a relatively high dividend yield, at the time of making the investment. The Fund is defining dividend yield as "high" if the security is either constituent of the Nifty Dividend Opportunities 50 Index, or, has a dividend yield higher than that of the Nifty 50 on the earlier trading day, at the time of investment.			
<b>AUM in Rs. Cr. (Feb 28, 2019)</b>	196.59		371.32	
<b>No. of Folios (Feb 28, 2019)</b>	29419		80054	
<b>Differentiation</b>	The Scheme is an equity scheme that invest predominantly in a high dividend yield companies.			
<b>Scheme Name</b>	<b>Principal Nifty 100 Equal Weight Fund</b>			
<b>Investment Objective</b>	To invest principally in securities that comprise Nifty 100 Equal Weight Index and subject to tracking errors endeavour to attain results commensurate with the Nifty 100 Equal Weight Index.			
<b>Asset Allocation Pattern</b>	Under normal circumstances, the asset allocation would be as follows: The Asset Management Company reserves the right to invest in derivatives up to 50% of the net assets of the Scheme.			
	<b>Type of instrument</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	
		<b>Minimum</b> <b>Maximum</b>		
	Nifty 100 Equal Weight Index Stocks	95      100	High	
	Money Market Instruments	0      5	Low	
	The Asset Management Company reserves the right to invest in derivatives up to 50% of the net assets of the Scheme. Subject to the SEBI Regulations, the Mutual Fund may deploy upto 20% of its total net assets of the Scheme in Stock Lending.			
<b>Investment Strategy</b>	The scheme has been designed with the intention of tracking the movement of securities (from time to time) included in the Nifty 100 Equal Weight Index. The Scheme plans to do this by investing the entire corpus in the stocks that comprise the Nifty 100 Equal Weight Index in weights similar to the weightage given by Nifty 100 Equal Weight Index so that the portfolio would appreciate or depreciate (subject to tracking errors) more or less in the same manner as the Nifty 100 Equal Weight Index. Subject to the requirements of cash flows to meet the recurring expenses and to service investors who decide to exit from the Scheme or for distribution of income, if any, to investors, it is proposed that the corpus of the scheme will be invested in the Nifty 100 Equal Weight Index securities. It is also proposed that disinvestment will take place only when investors exit from the Scheme or when any security ceases to be included in the Nifty 100 Equal Weight Index or to meet the cash flow requirements. The NIFTY 100 Equal Weight Index comprises of same constituents as NIFTY 100 Index (free float market capitalization based Index). The NIFTY 100 tracks the behaviour of combined portfolio of two indices viz. NIFTY 50 and NIFTY Next 50. Each constituent in NIFTY 100 Equal Weight Index is allocated fixed equal weight at each re-balancing. The Nifty 100 Equal Weight Index is at present being managed by IISL.			
<b>AUM in Rs. Cr. (Feb 28, 2019)</b>	16.95			
<b>No. of Folios (Feb 28, 2019)</b>	942			
<b>Differentiation</b>	The scheme is a passively managed index fund, which would invest in all the stocks comprising Nifty 100 Equal Weight Index in the similar proportion as their weightage in the index.			

<b>Scheme Name</b>	<b>Principal Small Cap Fund</b>			
<b>Investment Objective</b>	To generate long term capital appreciation by predominantly investing in equity and equity related instruments of small cap companies. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.			
<b>Asset Allocation Pattern</b>	Under normal circumstances, the asset allocation would be as follows: The Asset Management Company reserves the right to invest in derivatives up to 50% of the net assets of the Scheme.			
	<b>Type of instrument</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>	
	Equity and equity related instruments of small cap companies*	65	100	High
	Equity and equity related instruments of companies other than small cap companies	0	35	High
Debt and Money Market Instruments including units of debt & liquid schemes	0	35	Low to Medium	
	<p>*The fund will predominantly invest in small cap stocks. In terms of SEBI circular SEBI/ HO/ IMD/ DF3/ CIR/ P/ 2017/ 114 dated October 6, 2017, the universe of "Small Cap" shall consist of 251st company onwards in terms of full market capitalization and that the Scheme will be required to adhere the following:</p> <ul style="list-style-type: none"> <li>The list of stocks of Small Cap companies prepared by AMFI in this regard will be adopted.</li> <li>The said list would be uploaded on the AMFI website and would be updated periodically as specified by SEBI.</li> <li>Subsequent to any updation in the said list as uploaded by AMFI, the portfolio of the Scheme will be rebalanced within a period of one month.</li> </ul> <p>This market cap ranges will be determined as per prevailing SEBI/AMFI guidelines.</p> <p>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</p> <p>The exposure to derivatives will not exceed 50% of the net assets of the scheme.</p> <p>The Scheme may invest up to 20% of the scheme's debt exposure in domestic securitized debt.</p> <p>The Scheme may invest upto 25% in stocks listed on SME platform of BSE and NSE .</p> <p>The scheme may invest upto 30% in foreign securities, ADR's and GDR's.</p> <p>The Scheme does not seek to participate in repo/reverse repo in corporate debt securities.</p> <p>The Scheme does not seek to participate in credit default swaps.</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.</p> <p>Not more than 20% of the net assets of the scheme can be deployed in stock lending. The scheme would limit its exposure, with regards to securities lending, for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending.</p> <p>Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only for defensive considerations and such deviation shall be subjected to 30 days rebalancing period.</p>			
<b>Investment Strategy</b>	The scheme seeks to generate capital appreciation by investing predominantly in small cap companies. The Fund manager will follow a bottom up approach to stock selection and will aim to build a diversified portfolio with exposure across sectors. The universe of stocks will be selected to include companies having a robust business models and enjoying sustainable competitive advantages as compared to their competitors. Small-cap companies, as they are in a stage of growth, may not be valued at their fair price. However, the Fund intends to identify such strong growth companies & take advantage of their future appreciation.			
<b>AUM in ₹ Cr. (Feb 28, 2019)</b>	NA			
<b>No. of Folios (Feb 28, 2019)</b>	NA			
<b>Differentiation</b>	Principal Small Cap Fund will invest predominantly in small cap companies with high growth potential. Presently, there is no other scheme that invests predominantly in small cap companies.			

# APPLICATION FORM FOR PRINCIPAL SMALL CAP FUND

(An Open Ended Equity Scheme predominantly investing in small cap stocks)

NFO APPLICATION NO.

New Fund Offer Opens on: 22<sup>nd</sup> April, 2019 | New Fund Offer Closes on: 6<sup>th</sup> May, 2019 | Scheme Reopening Date : 15th May, 2019

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

This product is suitable for investors who are seeking~

- Long term Capital Growth.
- Predominantly investment in equity and equity related instruments of small cap companies.

~Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



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 inappropriateness, 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. <sup>^</sup> 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. B 14)**

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 opened for NFO purchase. 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)

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/PIDs) (Ref B 5)

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 B 11)  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)

<sup>^^</sup> 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 SMALL CAP 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"/>	Specify	<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"/>	Specify	<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"/>	Specify	<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"/>	Specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of non-individuals applicable for Authorised Signatories/ Promoters/ Partners/ Karta/ Whole-time Directors / Trustee											<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"/>	₹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Company/Body	<input type="checkbox"/> Corporate	<input type="checkbox"/> HUF	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"/>	₹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Partnership	<input type="checkbox"/> Society	<input type="checkbox"/> Trust	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"/>	₹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Bank	<input type="checkbox"/> AOP	<input type="checkbox"/> FI/FII/FPI	<input type="checkbox"/> NPO	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"/>	₹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> BOI	<input type="checkbox"/> OCI	<input type="checkbox"/> LLP	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  STEP (Refer instruction B16)  LUMP SUM + SIP (Attach SIP Auto Debt / NACH form)

Amount in (₹) Rupees  (₹) Words

Scheme  PRINCIPAL SMALL CAP FUND Plan  Direct  Regular Option  Growth  Dividend Payout  Dividend Reinvestment (Default Option)  Dividend Sweep

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

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

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

- Smart Trigger Enabled Plan ("STEP") 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 STEP Facility is ₹ 25,000/-. Investment for an amount of less than ₹ 25,000/- will not be eligible for the STEP Facility and will be considered under the Lump Sum purchase option.
- Investors should provide the duly completed 'STEP Facility Form' along with a cheque drawn in favor of "Principal STEP Facility", to be eligible to invest in this Facility.
- Through STEP 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 Small Cap 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 Small Cap 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 STEP 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 STEP 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.

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

<p><b>5A BANK</b> (Refer Instruction A)</p> <p>Mode <input type="checkbox"/> Cheque/DD <input type="checkbox"/> RTGS/NEFT 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>
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**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 Small Cap Fund			<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	MMYY	MMYY	<input type="checkbox"/>
Total (Amount in words)						

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

Trigger when NAV of Principal Small Cap 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.	

**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 (iii) 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
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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.

- 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.
- 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.
- 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.

# PRINCIPAL STEP 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 STEP: (Refer Instruction B 16)

- Smart Trigger Enabled Plan ("STEP") 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 STEP Facility is ₹ 25,000/-. Investment for an amount of less than ₹ 25,000/- will not be eligible for the STEP Facility and will be considered under the Lump Sum purchase option.
- Investors should provide the duly completed 'STEP Facility Form' along with a cheque drawn in favor of "Principal STEP Facility", to be eligible to invest in this Facility.
- Through STEP 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 Small Cap 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 Small Cap 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 STEP 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 STEP 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.

### Illustration:

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

- Of which ₹ 25,000/- will be invested in Principal Small Cap Fund for which @ ₹ 10 per unit, 2,500 Units are allotted on May 13, 2019 and
- Balance ₹ 75,000/- will be invested in Principal Cash Management Fund.

When Nifty Small Cap 100 Index is valued at 1000 points. The value of the index falls by 3% i.e. to 970 points on June 10, 2019, 25% of the amount i.e., ₹ 25,000/- will be switched to Principal Small Cap Fund. However, if the value of the index does not fall by 3% till the last business day of June 2019, then 25% will be switched to Principal Small Cap Fund on the last business day of June 2019.

Alternatively, if the index level falls by 3% from the initial allotment date for the first time on July 10, 2019 (i.e. to 970 level), then the July 2019 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 July 2019 + 3% in August 2019 = 6% fall from allotment day) on August 10, 2019 the final 25% (with any appreciation/depreciation) will be switched to Principal Small Cap Fund.

Instalment No.	Month	% of Investment	Trigger
1	Allotment Date (13th May 2019)	25	Allotment of units under Principal Small Cap Fund
2	June 2019	25	3% fall in Nifty Small Cap 100 Index from the date of initial allotment or last business day of the Month (if STEP did not activate during the month)
3	July 2019	25	Further 3% (total 6%) fall in Nifty Small Cap 100 Index from the date of initial allotment or last business day of the month (if STEP did not activate during the month)
4	August 2019	25*	Further 3% (total 9%) fall in Nifty Small Cap 100 Index from the date of initial allotment or last business day of the month (if STEP did not activate during the month)

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

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
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Date :       Place :

## 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 Small Cap Fund NFO
STEP	Principal STEP Facility

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 - FIs

FIs 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 FIs 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/PID 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/FI, 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 :

(i) First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the Distributor/Agent of the first time investor and the balance shall be invested.  
*First time investor in this regard shall mean an Investor who invests for the first time ever in any Mutual Fund either by way of Subscription or Systematic Investment Plan.*

(ii) Investor other than First Time Mutual Fund Investor : Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the Distributor/Agent of the investor and the balance shall be invested.

(iii) Systematic Investment Plan (SIP) : Transaction Charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments

(iv) Transaction charges shall not be deducted for:

- 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 if 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.

### 6. STEP

#### Illustration:

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

- Of which ₹ 25,000/- will be invested in Principal Small Cap Fund for which @ ₹ 10 per unit, 2,500 Units are allotted on May 13, 2019 and
- Balance ₹ 75,000/- will be invested in the scheme Principal Cash Management Fund.

When Nifty Small Cap 100 Index is valued at 1000 points. The value of the index falls by 3% i.e. to 970 points on June 10, 2019, 25% of the amount i.e., ₹ 25,000/- will be switched to Principal Small Cap Fund. However, if the value of the index does not fall by 3% till the last business day of June 2019, then 25% will be switched to Principal Small Cap Fund on the last business day of June 2019.

Alternatively, if the index level falls by 3% from the initial allotment date for the first time on July 10, 2019 (i.e. to 970 level), then the July 2019 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 July 2019 + 3% in August 2019 = 6% fall from allotment day) on August 10, 2019 the final 25% (with any appreciation/depreciation) will be switched to Principal Small Cap Fund.

Installment No.	Month	% of Investment	Trigger
1	Allotment Date (13th May 2019)	25	Allotment of units under Principal Small Cap Fund
2	Jun 2019	25	3% fall in Nifty Small Cap 100 Index from the date of initial allotment or last business day of the Month (if STEP did not activate during the month)
3	Jul 2019	25	Further 3% (total 6%) fall in Nifty Small Cap 100 Index from the date of initial allotment or last business day of the Month (if STEP did not activate during the month)
4	Aug 2019	25*	Further 3% (total 9%) fall in Nifty Small Cap 100 Index from the date of initial allotment or last business day of the Month (if STEP did not activate during the month)

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

#### Application requirements:

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

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

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.



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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 AMC 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 KYCR. 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 KYC in Mutual Fund, if the PAN has not been updated in KYCR (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 / MIRSDD / 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/MIRSDD/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 a unique identification number granted to the employee of Corporate ARN holders. This unique identity number helps to capture the details of employee/relationship manager/sales person of the Distributor who has interacted with the Investor for sale of Mutual Fund Products. Capturing 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)





## 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)

# ASBA FORM FOR PRINCIPAL SMALL CAP FUND

(An Open Ended Equity Scheme predominantly investing in small cap stocks)

NFO APPLICATION NO.

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New Fund Offer Opens on: 22<sup>nd</sup> April, 2019 | New Fund Offer Closes on: 6<sup>th</sup> May, 2019 | Scheme Reopening Date : 15th May, 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
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## 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	Central Securities Depository Limited	Depository participant Name
	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  SpecifyBranch 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
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Mutual Fund



NFO APPLICATION NO.

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

Received from Mr./Ms./M/s.  an applicationfor  Principal Small Cap Fund Plan  Option Bank Name  Branch Name Total Amount to be blocked (₹) (Figures)  (₹) (Words) Date 

Stamp &amp; Signature

**Principal Asset Management Private Limited**  
(Formerly known as Principal Pnb Asset Management Company Private Limited)

**OFFICIAL POINT OF ACCEPTANCE**

Sr. No.	City Name	Branch Address
1.	Ahmedabad	301, 3rd Floor, Amarnath Business Centre-2, St. Xaviers College Corner, Off. C. G. Road, Navrangpura, Ahmedabad - 380 009.
2.	Bengaluru	410, 4th Floor, Prestige Meridian-1, No.29, M G Road, Bengaluru - 560 001
3.	Chandigarh	SCO NO 2471-72, 2ND Floor, Sector 22C, Tel: 0172 - 4044467, 4044468. Chandigarh - 160 022.
4.	Jaipur	Office Number. 445, 4th Floor, Ganpati Plaza, M. I. Road, Jaipur - 302 001.
5.	Mumbai	Exchange Plaza, National Stock Exchange Bldg, B Wing, Ground Flr, BKC, Bandra East, Mumbai - 400 051.
6.	New Delhi	A-121, 12th Floor, Himalaya House, 23 K.G. Marg, New Delhi - 110001.
7.	Pune	Office No 2, 2nd Floor, Aditya Canteegra, Ferguson College Rd, Dyaneshwar Paduka Chowk, Shivaji Nagar, Pune - 411 004.

**COLLECTION CENTER**

Sr. No.	City Name	Branch Address
1.	Chennai	Amara Sri, Regus Anna Salai, Old No.313, New No. 455, Block No.75, 7th Floor, Anna Salai, Teynampet, Chennai - 600 018.
2.	Hyderabad	Regus Solitaire Business Centre Pvt. Ltd., Level 4, Gumidelli Towers, Old Airport Road, Begumpet, Hyderabad - 500 016.
3.	Kolkata	The Legacy, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700 017.
4.	Lucknow	406, 4th Floor, Regus Business Centre, Halwasiya Court, Hazratganj, Lucknow - 226 001.

**Karyv Fintech Private Limited (Formerly known as Karyv Computershare Private Limited)**  
Registered Office: Karyv Selenium Tower B, Plot Nos. 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad - 500032, India.

**OFFICIAL POINT OF ACCEPTANCE**

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282002. • **Ahmedabad**: 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off CG Road, Navrangpura, Ahmedabad - 380006. • **Ajmer**: 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. • **Aligarh**: 1st Floor, Kumar Plaza, Ramghat Road, Aligarh - 202001. • **Allahabad**: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • **Alwar**: 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. • **Ambala**: 6349, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 133001. • **Amritsar**: 72-A, Taylor'S Road, Opp Aga Heritage Club, Amritsar - 143001. • **Anand**: B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • **Asansol**: 114/71 G T Road, BHANGAPANCHIL NEAR NOKIA CARE, Asansol - 713303. • **Aurangabad**: Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. • **Bangalore**: 59, Skanda puttanna Road, Basavanagudi, Bangalore - 560004. • **Bankura**: Ambika Market Complex (Ground Floor), Nutanagar, Post & Dist Bankura, Bankura - 722101. • **Bareilly**: 1ST FLOOR, REAR SIDE, A-SQUARE BUILDING, 154-A CIVIL LINES, OPPD. M. RESIDENCE, STATION ROAD, BAREILLY, Bareilly - 243001. • **Baroda**: 203, Cornery, Jetalpur Road, Baroda, Gujarat, Baroda - 390007. • **Belgaum**: C/s No 3939/A2 A1, Above Raymond's Show Room | Beside Harsha Appliances, Club Road, Belgaum - 590001. • **Bellary**: Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary - 583103. • **Bharuch**: Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. • **Bhavnagar**: 303, STERLING POINT, WAGHAWADI ROAD, Bhavnagar - 364001. • **Bhilai**: Shop No-1, First Floor Plot No -1, Commercial Complex Nehru Nagar - East, Bhilai - 490020. • **Bhopal**: Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011. • **Bhubaneswar**: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. • **Bokaro**: B-1, 1st Floor, City Centre, Sector-4, Near Sona Chandi Jewellers, Bokaro - 827004. • **Burdwan**: Anima Bhavan, 1st Floor, Holding No.-42, Sreepally, G. T. Road, West Bengal, Burdwan - 713103. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector-22-C, Chandigarh - 160022. • **Chennai**: F-11, Akshaya Plaza, 1st Floor, 108, Adithanar Salai, Egmore, Opp To Chief Metropolitan Court, Chennai - 600002. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. • **Cuttack**: Opp Dargha Bazar Police station, Dargha Bazar, Po- Buxi Bazar, Cuttack - 753001. • **Dehradun**: Kaulagarh Road, Near Sirmour Margabowe, Reliance Webworld, Dehradun - 248001. • **Dhanbad**: 208 New Market 2nd Floor, Bank More, Dhanbad - 826001. • **Durgapur**: MWAV-16 BENGALAMBUDA, 2ND FLOOR CITY CENTRE, Distt. BURDWAN, Durgapur - 713216. • **Faridabad**: A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, Near Groundnit, Faridabad - 121001. • **Ghaziabad**: 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. • **Gorakhpur**: Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakpur - 273001. • **Guntur**: D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. • **Gurgaon**: Shop No.18, Ground Floor, Sector - 14, Opp. Akh Tower, Near Huda Office, Gurgaon - 122001. • **Guwahati**: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. • **Hubli**: CTC No.483/A1/A2, Ground Floor, Shri Ram Palza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. • **Hyderabad**: KARYV HOUSE, No.46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034. • **Indore**: 2nd floor, 203-205 Balaji Corporate House, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeevra Square Indore, Indore - 452001. • **Jabalpur**: 3rd floor, R.R. Tower-5, Lajpalkunj, Near Tayabali Petrol Pump, Jabalpur - 482001. • **Jaipur**: S16/A Ilird Floor, Land Mark Building, Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. • **Jalandhar**: 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. • **Jalgaon**: 269, Jaee Vishwa, 1st Floor, Beliram Path, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. • **Jammu**: Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu - 180012. • **Jammaganar**: 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jammaganar - 361001. • **Jamshedpur**: 2nd Floor, R R Square, SB Shop Area, Near Reliance Foot Print & Hotel - Bs Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopansi Road, Jodhpur - 342001. • **Junagadh**: 124-125 Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. • **Karnal**: 18/369, Char Chaman, Kunjapura Road, Behind Miglani Hospital, Karnal - 132001. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. • **Kolkata**: Apeejay House (Beside Park Hotel), C Block, 3rd Floor, 15 Park Street, Kolkata - 700016. • **Kota**: Plot No. 259, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. • **Kurnool**: Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near Sbi Main Branch, Kurnool - 518004. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226001. • **Ludhiana**: Sco - 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: Rakesh towers, 30-C, 1st floor, Vee pass Road, Opp Nagappa motors, Madurai - 625010. • **Malda**: Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. • **Mangalore**: Mahendra Arcade Opp Court Road, Karangal Pad, Mangalore - 575003. • **Meerut**: 1st Floor, Medi Centre opp ICICI Bank, Hapur Road Near Bachha Park, Meerut - 250002. • **Mehsana**: U/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana - 384002. • **Moradabad**: Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. • **Mumbai**: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. • **Muzaffarpur**: First Floor, Shukia Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001. • **Mysore**: L-350, Silver Tower, Ashoka Road, Opp Clock Tower, Mysore - 570001. • **Nadiad**: 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. • **Nagpur**: Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp Khandelwal Jewellers, Dharampeth, Nagpur - 440010. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharangpur Road, Nasik - 422002. • **Navsari**: 103, 1st Floor Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari - 396445. • **New Delhi**: 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. • **Noida**: 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida - 201301. • **Panipat**: JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132103. • **Panjim**: Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim - 403001. • **Patiala**: Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. • **Patna**: 3A, 3rd Floor Anand Tower, Exhibition Road, Opp Ioc Bank, Patna - 800001. • **Pune**: Heliozic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. • **Rajahmundry**: D.No.6-1-4 Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. • **Rajkot**: 302, Metro Plaza, Near Moti Nani Chowk, Rajkot, Gujarat - 360001. • **Ranchi**: Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. • **Rourkela**: 1st Floor Sandhu Complex, Kachery Road, Uditnagar Rourkela - 769012. • **Salem**: No.31250, Brindavan Road, 6th Cross, Perumal Kovil Back Side, Fairland's, Salem - 636016. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M L P School, Shillong - 793001. • **Shimla**: Triveni Building, By Pas Chowkhalini, Shimla - 171002. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734001. • **Surat**: Office no-516, 5th Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **Tirunelveli**: 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupathi**: H.No.10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi - 517501. • **Trichur**: 2nd Floor, Brothers Complex, Naikkanal Junction, Shomur Road, Near Dhanalakshmi Bank H O, Thirissur - 680011. • **Trichy**: 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. • **Trivandrum**: 2Nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. • **Udaipur**: 201-202, Madhav Chambers, Opp G.P.O, Chetak Circle, Udaipur - 313001. • **Valsad**: Shop No 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad - 396001. • **Vapi**: Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. • **Varanasi**: D-64/1321st Floor, Anant Complex, Sagra, Varanasi - 221010. • **Vellore**: No.6, NEXUS Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom opp, To Voothees School, Vellore - 632001. • **Vijayawada**: 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520010. • **Visakhapatnam**: Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam - 530016. • **Warangal**: 5-6-95, 1st Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001.

**COLLECTION CENTER**

• **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Chembur**: Shop No. 4, Ground Floor, Shram Saflya Bldg, N G Acharya Marg Chembur, Mumbai - 400 071. • **Dalhouse**: 2nd Floor, Room No. 226, R N Mukherjee Road, Kolkata - 700 001. • **Hyderabad (Gachibowli)**: KARYV Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. • **Secunderabad**: Crystal Plaza 2nd Floor, Manday Lane, Near Sunshine Hospital, P G Road, Secunderabad - 500 003. • **T Nagar**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. • **Thane**: Flat No. 201, 2nd Floor, 'Matru Chhaya' Bldg., Above Rejvel Jewellery Showroom, Opp. Bedekar Hospital, Near Gaodevi Ground, Mumbai - 400 602. • **Vile Parle**: 104, Sangam Arcade, V P Road, Opp: Railway Station, Above Axis Bank ATM, Vile Parle (West), Mumbai - 400 056.

**Points of Service ("POS") of MF UTILITIES INDIA PRIVATE LIMITED ("MFUI") as Official Point of Acceptance:**

The Online Transaction Portal of MF Utility is [www.mfuonline.com](http://www.mfuonline.com) and the list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com), as updated from time to time.

**Mutual Fund**



**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. Fax: (022) 6772 0512

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**Website**  
[www.principalindia.com](http://www.principalindia.com)

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**