## Form 2 - SIP Registration & Auto Debit/ NACH

**Attention:** First time investors should fill and attach this with Form 1 available at [www.principalindia.com](http://www.principalindia.com). No need to attach One Time Mandate again, if already registered / submitted earlier.

### SIP Details (First time investors with Principal MF should fill & attach this with Form 1. Ref instruction (A) mentioned overleaf)

<table>
<thead>
<tr>
<th>Scheme No.</th>
<th>Top-up Amount (Min. Rs. 500 &amp; Multiple of Rs. 1)</th>
<th>Frequency</th>
<th>Top-up Start Month/Year</th>
<th>Cap Month / Year</th>
<th>Cap Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Principal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Principal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Principal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Top-up Details (Applicable to scheme number mentioned in above table. Ref instruction (B) mentioned overleaf)

- **Scheme No.**
- **Top-up Amount**
- **Frequency**
- **Top-up Start Month/Year**
- **Cap Month / Year**
- **Cap Amount**

### Pause Details (Applicable to scheme number mentioned in above table. Ref instruction (C) mentioned overleaf)

- **SIP Cycle Date**
- **SIP Pause Period Start from**
- **SIP Pause Period End on**

### Acknowledgement Slip (To be filled in by the investor)

**Date:**

**Application No.:**

### Frequency

- **Mthly**
- **Qly**
- **Hly**
- **Yly**

**As & when presented**

**Debit Type**

- **Fixed Amount**
- **Maximum Amount**

### Statement

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

### Period

**From:**

**To:**

**Or** Until cancelled

**Per Period:**

1. 
2. 
3. 

**Signature of 1st Account holder**

**Signature of 2nd Account holder**

**Signature of 3rd Account holder**

**Name as in bank records**

**Name as in bank records**

**Name as in bank records**

This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me.

I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

---

**Declaration:**

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 above 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.

---

**Notes:**

1. **CANCELLATION DETAILS (To be filled in by the investor)**

2. **MAXIMUM AMOUNT**

3. **MINIMUM SIP AMOUNT**

---

**END OF FORM 2**
OTM Instructions: Terms & Conditions

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

MANDATORY FIELDS

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

Instructions

A. SIP INSTRUCTIONS

1. A minimum gap of 21 days needs to be maintained between date of Application & SIP start date.
2. With the introduction of One Time Mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delineated. There are two separate forms, 1) for onetime mandate registration and 2) for SIP Registration.
3. Where an 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.
4. 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.
5. In case the onetime mandate is successfully registered, new SIP registration will take up to five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
6. If start date for SIP period is not specified, SIP will be registered and processed as per default date i.e. 10th of each month.
7. If anytime during the SIP period, the onetime mandate is modified to reduce the validity period, future instalments of all SIPs registered under the mandate will be deemed to have the end period coinciding with the mandate.
8. In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with Principal Mutual Fund which together with the current application will result in aggregate investments exceeding ₹50,000 in a year.
9. If end date is not specified, SIP will be continued till the perpetuity or until cancelled.

B. TOP UP

1. SIP Top-Up will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time.
2. Investors subscribing for this facility are required to submit the request at least 25 days prior to the SIP top up date
3. SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the frequency is not specified, the top up will be processed with the default yearly frequency
4. The minimum Top-up amount would be ₹500/- in multiples of ₹1/-.
5. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued till the tenure of the SIP.
6. Top - Limit Up CapAmt: It is the amount at which the investor can stop the SIP Top up. The SIP will continue to be debited with the previous Top-up amount.
7. Cap Month and year: The investor can also select the date from which the future SIP Top up will stop.

In case the investor chooses a limit on both amount and date, the SIP Top up will be capped as per the amt cap (Default).

C. SIP PAUSE FACILITY:

1. SIP Pause facility can be availed only once during the tenure of the existing SIP.
2. SIP can be paused for a minimum period of 1 month to a maximum period of 6 months.
3. The request to pause the SIP should be submitted at least 25 days prior to the subsequent SIP date.
4. The SIP pause facility is applicable only for SIPs through ECS/NACH/Direct Debit.
5. If the SIP Pause period coincides with the Top up month, the topped up amount shall be debited in the next installment (after the completion of the pause period).
6. The SIP pause facility can be availed only after debit of the first installment.
7. The SIP pause facility will not be available in case of Electronic Clearing System (ECS)/Auto Debit/One Time Mandate (OTM) mode. SIP Top-up facility is currently not available for SIP registration and installment being made by submission of Post-dated Cheques (PDCs) and where SIP is registered and Installments are sent through Mutual Fund Utility (MFU), MFSS system of NSE or BSE STAR MF platform of BSE or any other platforms of these stock exchanges and Channel Partners. As and when relevant systems are put in place, this facility will be automatically offered.
8. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
9. In case the SIP top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date.

D. ANY DAY SIP

1. The investor can choose any day of the month for SIP.
2. In case no SIP date is mentioned, the SIP will be processed with the cycle date of 10th of the month (Default).
3. In case the chosen date falls on a non business day the SIP will be processed on the next business day.
4. In case the SIP date is not available for the particular month, the SIP will be processed on the last day of that month.
5. 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.