KEY INFORMATION MEMORANDUM

AND

APPLICATION FORM

Principal Emerging Bluechip Fund
An open-ended equity scheme investing in both large cap and mid cap stocks

(Offer of units at applicable NAV based price)

This product is suitable for investors who are seeking:

- Long term Capital Growth
- Investment in equity & equity related securities including equity derivatives of large & mid capitalization companies

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

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.

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 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.
**Investment Objective**

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.

**Asset Allocation Pattern of the scheme**

Under normal circumstances, the asset allocation would be as follows:

<table>
<thead>
<tr>
<th>Type of instrument</th>
<th>Normal Allocation of Net Assets</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>(1) Equity &amp; equity related instruments of Large Cap companies</em></td>
<td>35-65</td>
<td>High</td>
</tr>
<tr>
<td><em>(2) Equity &amp; equity related instruments of Midcap companies</em></td>
<td>35-65</td>
<td>High</td>
</tr>
<tr>
<td><em>(3) Equity &amp; equity related instruments of Companies other than Large and Midcap companies</em></td>
<td>0-30</td>
<td>High</td>
</tr>
<tr>
<td><em>(4) Debt (including securitised debt</em>*), Money Market instruments and Cash and Cash Equivalent*</td>
<td>0-30</td>
<td>Low to Medium</td>
</tr>
</tbody>
</table>

*The fund will predominantly invest in large and midcap stocks. This market cap ranges will be determined as per prevailing SEBI/ AMFI guidelines.

**Investment in Securitised Debt may be up to 30% of the net assets of the Scheme.**

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.

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.

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.

The Scheme may invest upto 15% in ETFs# and

The Scheme may invest upto 30% in stocks listed on SME platform of BSE and NSE.

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.

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.

**Risk Profile of the Scheme**

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:
The scheme would have majority of its assets in companies with a large & mid market capitalization. During the time periods when companies having small market capitalization do well, this scheme may underperform.

**Risk Mitigation Factors**

1. Risk mitigation factors for investments associated with equities:
   - Focused risk management with an endeavour to ensure adequate safeguards for controlling risks during portfolio construction.
   - Reducing risks through portfolio diversification, taking care however not to dilute returns of the scheme(s).
   - Use derivatives and hedging products as permitted as RBI/SEBI to protect the value of portfolio.
   - 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.
   - Portfolio shall be maintained in such a manner so as to provide necessary liquidity (after considering inflows and redemptions).
   - Due diligence of a company so as to minimize stock specific risks.

2. Risk mitigation factors for investments associated with Debt and/or Money Market Instruments:
   - 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.
   - Use derivatives and hedging products to protect the value of portfolio.
   - 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.
   - 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.
   - Control credit risk by investing in rated papers of the companies having strong fundamentals, sound financial strength and superior quality of management.
   - Reduce Liquidity Risk by investing in TREPS and other similar short term highly liquid instruments.

**Investment Plans & Options**

Regular Plan & Direct Plan. Both the Plans offer Growth & Half Yearly Dividend Option. Half Yearly Dividend Option under both the Plans offers facility of Payout, Reinvestment and Sweep.

**Investment Strategy**

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.

**Applicable NAV (after the scheme opens for repurchase and sale)**

For Subscription / Switch –in / Sweep:

(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;

(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.

In respect of purchase/switch-in in any of the above mentioned Schemes for an amount equal to or more than Rs 2 Lakh, 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).

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 Rs 2 Lakh and above to determine the NAV applicability.

For Redemptions / Switch–out:

(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

(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.

The above cut-off timings shall also be applicable to investment made through “Sweep” mode available in the Dividend Option.

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
### Minimum Application Amount / Number of Units

<table>
<thead>
<tr>
<th>Purchase</th>
<th>Additional Purchase</th>
<th>Repurchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 5,000 and any amount thereafter under each Plan/Option.</td>
<td>Rs 1,000 and any amount thereafter under each Plan/Option.</td>
<td>Rs 500/- or 50 units</td>
</tr>
</tbody>
</table>

### Dispatch of Redemption Proceeds
Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.

### Comparison of open-ended schemes
Amongst the basket of open ended equity schemes, this scheme will invest minimum of 35% of its AUM in Large cap stocks & minimum of 35% of AUM in Mid Cap Stocks. The definition of Large Cap and Mid cap is as stated below:
- Large Cap Stocks will be the 1st - 100th Company in terms of full market capitalization,
- Mid Cap Stocks will be 101th - 250th Company in terms of full market capitalization.

The list will be updated every six months based on the data as on the end of June and December of each year. Apart from the above, the scheme may invest in stocks other than Large Cap & Mid Cap Stocks.

### Dividend Policy
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.

### Benchmark Index
NIFTY Large Midcap 250 Index

### Folio Count & AUM (As on Aug. 31, 2019)
Folio – 159,845  
AUM – Rs. 2,057.41 Crores

### Fund Manager & Managing the Current Fund from
Mr. Dhimant Shah - June 2011 (Tenure of the Fund Manager - 7 years 3 months)

### Total Investment Experience
27 year

### Name of the Trustee Company
Principal Trustee Company Private Limited

### PERFORMANCE OF THE SCHEME:

<table>
<thead>
<tr>
<th>Period</th>
<th>Regular Plan Returns (%)</th>
<th>NIFTY Large Midcap 250 TRI Returns (%)</th>
<th>Direct Plan Returns (%)</th>
<th>NIFTY Large Midcap 250 TRI Returns (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 Year</td>
<td>-15.14</td>
<td>-12.21</td>
<td>-14.14</td>
<td>-12.21</td>
</tr>
<tr>
<td>Last 3 Years</td>
<td>5.37</td>
<td>7.03</td>
<td>6.55</td>
<td>7.03</td>
</tr>
<tr>
<td>Last 5 Years</td>
<td>12.21</td>
<td>9.72</td>
<td>13.36</td>
<td>9.72</td>
</tr>
<tr>
<td>Since Inception*</td>
<td>23.27</td>
<td>16.81</td>
<td>17.81</td>
<td>12.54</td>
</tr>
</tbody>
</table>

*Regular Plan - November 12, 2008 Direct Plan - January 1, 2013

Past performance may or may not be sustained in the future.

Note: Returns more than 1 year are calculated on compounded annualised basis.

### Absolute Returns for each financial year for the last 5 years

[Graph showing year-wise absolute returns for Regular and Direct Plan from 2014-15 to 2018-19]

---

**Note:**
- Regular Plan - November 12, 2008
- Direct Plan - January 1, 2013
- Past performance may or may not be sustained in the future.
- Returns more than 1 year are calculated on compounded annualised basis.
### Portfolio - Top 10 Holdings (As on Aug. 31, 2019)

<table>
<thead>
<tr>
<th>Instrument</th>
<th>% of NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC Bank Ltd.</td>
<td>5.66</td>
</tr>
<tr>
<td>ICICI Bank Ltd.</td>
<td>4.16</td>
</tr>
<tr>
<td>Reliance Industries Ltd.</td>
<td>2.97</td>
</tr>
<tr>
<td>Kotak Mahindra Bank Ltd.</td>
<td>2.71</td>
</tr>
<tr>
<td>Tata Consultancy Services Ltd.</td>
<td>2.32</td>
</tr>
<tr>
<td>Bajaj Finance Ltd.</td>
<td>2.25</td>
</tr>
<tr>
<td>Bajaj Finserv Ltd.</td>
<td>2.17</td>
</tr>
<tr>
<td>Infosys Ltd.</td>
<td>2.14</td>
</tr>
<tr>
<td>Britannia Industries Ltd.</td>
<td>2.07</td>
</tr>
<tr>
<td>L&amp;T Technology Services Ltd.</td>
<td>2.06</td>
</tr>
</tbody>
</table>

### Sector Allocation - Top 10 (As on Aug. 31, 2019)

<table>
<thead>
<tr>
<th>Sectors</th>
<th>% of NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>FINANCIAL SERVICES</td>
<td>28.13</td>
</tr>
<tr>
<td>CONSUMER GOODS</td>
<td>14.94</td>
</tr>
<tr>
<td>ENERGY</td>
<td>7.93</td>
</tr>
<tr>
<td>IT</td>
<td>7.54</td>
</tr>
<tr>
<td>AUTOMOBILE</td>
<td>5.45</td>
</tr>
<tr>
<td>CHEMICALS</td>
<td>5.04</td>
</tr>
<tr>
<td>INDUSTRIAL MANUFACTURING</td>
<td>4.65</td>
</tr>
<tr>
<td>PHARMA</td>
<td>4.53</td>
</tr>
<tr>
<td>CEMENT &amp; CEMENT PRODUCTS</td>
<td>3.93</td>
</tr>
<tr>
<td>SERVICES</td>
<td>3.28</td>
</tr>
</tbody>
</table>

*The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during the 12 month rolling year/period divided by the 12 month rolling year/period Average asset under Management for the relevant year/period.

---

**Expenses of the Scheme**

**Exit Load:** If redeemed on or before 1 Year from the date of allotment - 1%.

**Recurring Expenses:**

**Annual Recurring expenses as a percentage of Daily Net Assets:**

The AMC has estimated the below mentioned expenses expressed as a percentage to the daily net assets of the Scheme which will be charged to the Scheme as expenses.

The estimated expenses under the Regular and Direct Plans of the Scheme, is as per the table below:

<table>
<thead>
<tr>
<th>Nature of Expenses</th>
<th>% of daily net assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Management and Advisory Fees</td>
<td>Upto 2.25%</td>
</tr>
<tr>
<td>Trustee fee</td>
<td></td>
</tr>
<tr>
<td>Audit fees</td>
<td></td>
</tr>
<tr>
<td>Custodian fees</td>
<td></td>
</tr>
<tr>
<td>RTA Fees</td>
<td></td>
</tr>
<tr>
<td>Marketing &amp; Selling expense incl. agent commission</td>
<td></td>
</tr>
<tr>
<td>Cost related to investor communications</td>
<td></td>
</tr>
<tr>
<td>Cost of fund transfer from location to location</td>
<td></td>
</tr>
<tr>
<td>Cost of providing account statements and dividend redemption cheques and warrants</td>
<td></td>
</tr>
<tr>
<td>Costs of statutory Advertisements</td>
<td></td>
</tr>
<tr>
<td>Cost towards investor education &amp; awareness (at least 2 bps)</td>
<td></td>
</tr>
<tr>
<td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td>
<td></td>
</tr>
<tr>
<td>Goods and Services Tax on expenses other than investment and advisory fees</td>
<td></td>
</tr>
<tr>
<td>Goods and Services Tax on brokerage* and transaction cost</td>
<td></td>
</tr>
<tr>
<td>Other Expenses</td>
<td></td>
</tr>
<tr>
<td><strong>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</strong></td>
<td><strong>Upto 2.25%</strong></td>
</tr>
</tbody>
</table>
Additional expenses under regulation 52 (6A) (c)  
Upto 0.05%

Additional expenses for gross new inflows from specified cities#  
Under regulation 52(6A)(b)  
Upto 0.30%

$Direct Plan under the aforementioned Scheme(s) 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.  
#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 per Regulation 52(6) of SEBI (Mutual Funds) Regulations, 1996, the maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of Daily net assets as given in the table below.

<table>
<thead>
<tr>
<th>Daily Net Assets</th>
<th>%</th>
<th>Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (c)</th>
<th>Additional Total Expense Ratio as per SEBI Regulations 52 (6A) (b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Rs. 500 crores</td>
<td>2.25%</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Next Rs. 250 crores</td>
<td>2.00%</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Next Rs. 1,250 crores</td>
<td>1.75%</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Next 3,000 crores</td>
<td>1.60%</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Next 5,000 crores</td>
<td>1.50%</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Next 40,000 crores</td>
<td>Reduction of 0.05% for every increase of 5000 crores</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Balance of assets over and above Rs. 50,000 crores</td>
<td>1.05%</td>
<td>0.05%</td>
<td>0.30%</td>
</tr>
</tbody>
</table>

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) -

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;  
(b) Expenses not exceeding 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are atleast (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 up to 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.”

AMC may charge Goods and Service 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. Expenses over and above the permissible limits will be borne
by the AMC and/or the Trust and/or the sponsor. 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 Plan will bear directly or indirectly.

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. Additionally, AMCs shall upload the TER details on the website under the below link:

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 2018-2019)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Direct Plan</th>
<th>Regular Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>#Expense ratio includes Goods and Services Tax on Management Fees over and above TER and Additional B15 Exp ratio.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investors are advised to refer to the details in the Statement of Additional Information and also independently consult their tax advisor.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The NAV of the Scheme will be calculated on all Business Days. The same would also be updated on AMFI website by 11.00p.m. on all Business Days. The NAV can also be viewed on the website of the Mutual Fund i.e. <a href="http://www.principalindia.com">www.principalindia.com</a>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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: <a href="mailto:customer@principalindia.com">customer@principalindia.com</a> Registrar: Karvy Fintech Private Limited. (Unit: Principal Mutual Fund), Karvy Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. <a href="http://www.karvyfintech.com">www.karvyfintech.com</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 non
demat 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 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 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 September 30, 2019.
## PRODUCT DIFFERENTIATION

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

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Principal Focused Multicap Fund</th>
<th>Principal Multi Cap Growth Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment Objective</strong></td>
<td>The Investment Objective of the scheme would be to provide capital appreciation and/or dividend distribution by investing in companies across market capitalization.</td>
<td>To achieve long-term capital appreciation.</td>
</tr>
</tbody>
</table>

**Asset Allocation Pattern**

Under normal circumstances, the asset allocation would be as follows:

<table>
<thead>
<tr>
<th>Type of Instrument</th>
<th>Normal Allocation (% of Net Assets)</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Min</td>
<td>Max</td>
</tr>
<tr>
<td>Equity and Equity Related Instruments*</td>
<td>65</td>
<td>100</td>
</tr>
<tr>
<td>Debt (including securitised debt**), Money Market instruments and Cash and Cash Equivalents</td>
<td>0</td>
<td>35</td>
</tr>
</tbody>
</table>

*Investment in maximum 30 stocks across Market Capitalisation.

** Investment in Securitized Debt may be up to 35% of the net assets of the Scheme.

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 Asset Management Company (AMC) reserves the right to invest in Derivatives up to 50% of the net assets of the Scheme.

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 up to 30% in foreign securities, ADR’s and GDRs, subject to SEBI / RBI or any other Regulatory Authorities permitted from time to time.
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.

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.

<table>
<thead>
<tr>
<th>Investment Strategy</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>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:</td>
</tr>
</tbody>
</table>
|                      | – Superior management quality  
– Distinct and sustainable competitive advantage  
– Good growth prospects and  
– Strong financial strength  
The aim will be to build a diversified portfolio across major industries and economic sectors by using “Fundamental Analysis” approach as its selection process. |

| AUM in Rs. Cr. (Aug. 31, 2019) | 311.03 | 817.62 |
| No. of Folios (Aug. 31, 2019) | 34725 | 84,362 |

<table>
<thead>
<tr>
<th>Differentiation</th>
<th>The Scheme is a Focused equity scheme that will invest in not more than 30 Stocks across market capitalization.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The Scheme is a diversified equity scheme that invests across sectors to generate long term capital appreciation.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Principal Emerging Bluechip Fund</th>
<th>Principal Personal Tax Saver Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Objective</td>
<td>The primary objective of the Scheme is to achieve long-term capital appreciation by investing in equity &amp; equity related instruments of large cap &amp; midcap companies.</td>
<td>To provide long term growth of capital. The Investment Manager will aim to achieve a return on assets in excess of the performance of S&amp;P BSE 100 Index.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Asset Allocation Pattern</th>
<th>Under normal circumstances, the asset allocation would be as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Types of Instruments</td>
</tr>
<tr>
<td></td>
<td>Types of Instruments</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Principal Emerging Bluechip Fund</th>
<th>Principal Personal Tax Saver Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Objective</td>
<td>The primary objective of the Scheme is to achieve long-term capital appreciation by investing in equity &amp; equity related instruments of large cap &amp; midcap companies.</td>
<td>To provide long term growth of capital. The Investment Manager will aim to achieve a return on assets in excess of the performance of S&amp;P BSE 100 Index.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Asset Allocation Pattern</th>
<th>Under normal circumstances, the asset allocation would be as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Types of Instruments</td>
</tr>
<tr>
<td></td>
<td>Types of Instruments</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Principal Emerging Bluechip Fund</th>
<th>Principal Personal Tax Saver Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Objective</td>
<td>The primary objective of the Scheme is to achieve long-term capital appreciation by investing in equity &amp; equity related instruments of large cap &amp; midcap companies.</td>
<td>To provide long term growth of capital. The Investment Manager will aim to achieve a return on assets in excess of the performance of S&amp;P BSE 100 Index.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Asset Allocation Pattern</th>
<th>Under normal circumstances, the asset allocation would be as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Types of Instruments</td>
</tr>
<tr>
<td></td>
<td>Types of Instruments</td>
</tr>
<tr>
<td>Category</td>
<td>Minimum</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>(1) Equity &amp; equity related instruments of Large Cap companies*</td>
<td>35</td>
</tr>
<tr>
<td>(2) Equity &amp; equity related instruments of Midcap companies*</td>
<td>35</td>
</tr>
<tr>
<td>(3) Equity &amp; equity related instruments of Companies other than Large and Midcap companies*</td>
<td>0</td>
</tr>
<tr>
<td>(4) Debt (including securitised debt**), Money Market instruments and Cash and Cash Equivalent</td>
<td>0</td>
</tr>
<tr>
<td>Equity and Equity Linked Instruments</td>
<td>Not less than 80%</td>
</tr>
<tr>
<td>Debt securities (*Including Securitised Debt) and Money market instruments</td>
<td>Up to 20%</td>
</tr>
</tbody>
</table>

*The fund will predominantly invest in large and midcap stocks. This market cap ranges will be determined as per prevailing SEBI/AMFI guidelines.

**Investment in Securitised Debt may be up to 30% of the net assets of the Scheme.

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.

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.

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 up to 20% of its total net assets of the Scheme in Stock Lending.

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.
The Scheme may invest up to 15% in ETFs.

The Scheme may invest up to 30% in stocks listed on SME platform of BSE and NSE.

The scheme may invest up to 30% in foreign securities, ADR’s and GDRs, subject to SEBI / RBI or any other Regulatory Authorities permitted from time to time.

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 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.

### Investment Strategy

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.

| AUM in Rs. Cr (Aug. 31, 2019) | 2057.41 | 241.43 |
| No. of Folios (Aug. 31, 2019) | 159,845 | 81550 |

### Differentiation

The Scheme is an equity scheme that invests in large cap & midcap companies to generate long term capital appreciation.

The Scheme is an equity scheme that aim to generate long term capital appreciation.

Investors enables to get income tax rebate as per the prevailing Tax Laws, subject to lock in period of 3 years from the date of allotment.
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.

Under normal circumstances, the asset allocation would be as follows:

<table>
<thead>
<tr>
<th>Type of Instrument</th>
<th>Normal Allocation (% of Net Assets)</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related instruments of High Dividend Yield companies*</td>
<td>Minimum 65</td>
<td>Maximum 100</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (including Units of Debt/Liquid Mutual Fund Schemes and Cash)</td>
<td>Minimum 0</td>
<td>Maximum 35</td>
</tr>
</tbody>
</table>

* 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.

The scheme would invest predominantly (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.

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. The aim will be to build a diversified portfolio across major industries and economic sectors by using “fundamental analysis” as its selection process.

| AUM in Rs. Cr. (Aug. 31, 2019) | 187.12 | 374.55 |
### Scheme Name

**Principal Nifty 100 Equal Weight Fund**

#### Investment Objective

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.

#### Asset Allocation Pattern

Under normal circumstances, the asset allocation would be as follows:

<table>
<thead>
<tr>
<th>Type of instrument</th>
<th>Normal Allocation</th>
<th>(% of Net Assets)</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nifty 100 Equal Weight Index Stocks</td>
<td>95</td>
<td>100</td>
<td>High</td>
</tr>
<tr>
<td>Money Market Instruments</td>
<td>0</td>
<td>5</td>
<td>Low</td>
</tr>
</tbody>
</table>

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 up to 20% of its total net assets of the Scheme in Stock Lending.

#### Investment Strategy

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 NIFTY100 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 NIFTY100 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.
Differentiation

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.

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Principal Small Cap Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Objective</td>
<td>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.</td>
</tr>
</tbody>
</table>

Under normal circumstances, the funds of the scheme shall be invested as per the indicative asset allocation pattern as given below:

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Indicative allocations (% of net assets)</th>
<th>Risk Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and equity related instruments of small cap companies*</td>
<td>65 to 100</td>
<td>High</td>
</tr>
<tr>
<td>Equity and equity related instruments of companies other than small cap companies</td>
<td>0 to 35</td>
<td>High</td>
</tr>
<tr>
<td>Debt and Money Market Instruments including units of debt &amp; liquid schemes</td>
<td>0 to 35</td>
<td>Low to Medium</td>
</tr>
</tbody>
</table>

*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:

- The list of stocks of Small Cap companies prepared by AMFI in this regard will be adopted.
- The said list would be uploaded on the AMFI website and would be updated periodically as specified by SEBI.
- 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.

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 up to 25% in stocks listed on SME platform of BSE and NSE.

The scheme may invest up to 30% in foreign securities, ADR’s and GDR’s.

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. 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.

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.

Investment Strategy

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.

<table>
<thead>
<tr>
<th>AUM in Rs. Cr. (Aug. 31, 2019)</th>
<th>136.56</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Folios (Aug. 31, 2019)</td>
<td>10460</td>
</tr>
<tr>
<td>Differentiation</td>
<td>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.</td>
</tr>
</tbody>
</table>
**FORM 1 - APPLICATION FORM FOR LUMPSUM AND/OR SIP INVESTMENTS**

The application form should be filled in block letters only. Please read the instructions before filling the application form.

<table>
<thead>
<tr>
<th>Broker ARN/RIA Code</th>
<th>Sub-Broker ARN Code</th>
<th>EUIN</th>
<th>Sub-Broker Code</th>
<th>APPLICATION NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Status Details**

- Company/Body
- Corporate
- HUF
- Partnership
- Society
- Trust
- Gaming/Gambling/Lottery
- Others

**Details of Gross Annual Income Range (₹)**

- Less than ₹1L
- ₹1L to ₹5L
- ₹5L to ₹10L
- ₹10L to ₹25L
- ₹25L to ₹1C
- ₹1C or more

**Details of *Or Networth in ₹**

- Resident Individual
- NR/PIO/ Other
- Sole Proprietorship
- Minor through Guardian

**Non Individual**

- Is the entity involved in any of the following:
  - Foreign Exchange
  - Money Changer
  - Gaming/Gambling/Lottery
  - Others

**Authority Signatory/Promoters/Partners/Karta/Whole-time Directors/Trustee**

<table>
<thead>
<tr>
<th>1st Applicant</th>
<th>2nd Applicant</th>
<th>3rd Applicant</th>
<th>Guardian</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**1st Applicant**

- Is a PEP
- Related to PEP
- Not Applicable

**2nd Applicant**

- Is a PEP
- Related to PEP
- Not Applicable

**3rd Applicant**

- Is a PEP
- Related to PEP
- Not Applicable

**Guardian**

- Is a PEP
- Related to PEP
- Not Applicable

**For Investments “On behalf of Minor”**

- Are you a tax resident of any country other than India?  Yes  No

**For CKYC / KYC Form / Acknowledgement Copy**

- Are you a tax resident of any country other than India?  Yes  No

**Correspondence Address**

- Please note: Address will be replaced as per KYC records

**UKW**

- Duly have been intentionally left blank by means this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/representative of the above distributor or notwithstanding the advice if inappropriateness, if any, provided by the employee/relationship manager/representative of the distributor and the distributor has not charged any advisory fees on this transaction. (Ref Instruction No. G) Upright commission shall be paid directly by the investor to the ARN registered Distributors based on the investors’ assessment of various factors including the service rendered by the distributor. By mentioning RIA code, I/we authorize you to share with the Investment Advisor the details of my/our transactions.

**Jotter**

- I am a First Time Investor in Mutual Fund Industry

- I am an Existing Investor in Mutual Fund Industry

- I am a First Time Investor in Mutual Fund Industry

- I am an Existing Investor in Mutual Fund Industry

- I am a First Time Investor in Mutual Fund Industry

- I am an Existing Investor in Mutual Fund Industry

**1A FIRST APPLICANT’S DETAILS**

- Ref Instruction B. All fields are mandatory

**Existing Unit Holder**

- Ref Instruction B.14

**Mode of operation**

- Single

**Relationship**

- Joint (default option)

**Others**

- Either or Survivor(s)

**1B JOINT APPLICANT’S DETAILS**

- All fields are mandatory

**2 KYC/ FATCA DETAILS**

- All fields are mandatory. Please tick or specify. (Ref Instruction D & I)

**ACKNOWLEDGEMENT SLIP**

- To be filled in by the investor

**Application No.**

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

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Type</th>
<th>Savings</th>
<th>Current</th>
<th>NRO</th>
<th>NRE</th>
<th>FCNR</th>
<th>NRSP</th>
<th>Others</th>
<th>Specify</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank A/c No.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branch Name</td>
<td>City</td>
<td>Pin</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IFSC / NEFT Code (11 digit)*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>*Mentioned on your cheque leaf</td>
</tr>
<tr>
<td>MICR Code (9 digit)*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. **PAYMENT DETAILS** (Applicable for both lumpsum & SIP investment)

<table>
<thead>
<tr>
<th>Payment mode</th>
<th>Instrument/ Reference No.</th>
<th>Amount (₹)</th>
<th>Account No.</th>
<th>Account type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque/DD</td>
<td></td>
<td></td>
<td></td>
<td>Savings</td>
</tr>
<tr>
<td>RTGS/ NEFT</td>
<td></td>
<td></td>
<td></td>
<td>Current</td>
</tr>
<tr>
<td>Funds Transfer</td>
<td></td>
<td></td>
<td></td>
<td>NRO</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NRE</td>
</tr>
</tbody>
</table>

DD Charges (if any)

<table>
<thead>
<tr>
<th>Bank &amp; Branch</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>i-Name</th>
<th>Goal Value (₹)</th>
<th>Track the progress of your goals through account statements easily</th>
</tr>
</thead>
</table>

5A - **INVESTMENT TYPE**

- ONLY LUMPSUM (Fill 5A)
- ONLY SIP*
- LUMPSUM & SIP* *Fill 5A, B and attach SIP Auto Debit/ NACH form

3-in-1 Invest in up to 3 schemes with a single cheque.

<table>
<thead>
<tr>
<th>Scheme Names</th>
<th>Plan</th>
<th>Option</th>
<th>Sub Option</th>
<th>Dividend Frequency (if applicable)</th>
<th>Amount in figure (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Regular</td>
<td>Direct</td>
<td>Dividend</td>
<td>Growth</td>
<td>Payout</td>
</tr>
<tr>
<td></td>
<td>D</td>
<td>W</td>
<td>M</td>
<td>Q</td>
<td>HY</td>
</tr>
<tr>
<td></td>
<td>D</td>
<td>W</td>
<td>M</td>
<td>Q</td>
<td>HY</td>
</tr>
<tr>
<td></td>
<td>D</td>
<td>W</td>
<td>M</td>
<td>Q</td>
<td>HY</td>
</tr>
</tbody>
</table>

Total (Amount in words)

Dividend Sweep into

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Plan</th>
<th>Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5B - **SIP REGISTRATION DETAILS**

**SIP DETAILS** (Applicable to scheme number mentioned in 5A table. Refer SIP instructions point A)

<table>
<thead>
<tr>
<th>My Date*</th>
<th>SIP DETAILS</th>
<th>Perpetual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choose your favourite day</td>
<td></td>
<td>No hassle to Renew your SIPs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheme No.</th>
<th>SIP Amount (₹)</th>
<th>SIP Date(s) (Default: date 10th)</th>
<th>SIP Frequency</th>
<th>Start Date</th>
<th>End Date</th>
<th>Perpetual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Perpetual</td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Perpetual</td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Perpetual</td>
</tr>
</tbody>
</table>

Total (Amount in words)

**TOP UP DETAILS** (Applicable to scheme number mentioned in 5A table. Refer SIP instructions point B)

<table>
<thead>
<tr>
<th>Scheme No.</th>
<th>Top up Amount (Min. ₹ 500 &amp; Multiple of ₹100)</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.</td>
<td></td>
<td>HY Y</td>
<td>M M / Y Y</td>
<td>M M / Y Y</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td>HY Y</td>
<td>M M / Y Y</td>
<td>M M / Y Y</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td>HY Y</td>
<td>M M / Y Y</td>
<td>M M / Y Y</td>
<td></td>
</tr>
</tbody>
</table>

**PAUSE DETAILS** (Applicable to scheme number mentioned in 5A table. Refer SIP instructions point C)

<table>
<thead>
<tr>
<th>SIP Cycle Date</th>
<th>SIP Pause Period Start</th>
<th>SIP Pause Period End</th>
</tr>
</thead>
<tbody>
<tr>
<td>D D</td>
<td>MM / YY</td>
<td>MM / YY</td>
</tr>
<tr>
<td>D D</td>
<td>MM / YY</td>
<td>MM / YY</td>
</tr>
<tr>
<td>D D</td>
<td>MM / YY</td>
<td>MM / YY</td>
</tr>
</tbody>
</table>

**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)
6 DEMAT ACCOUNT DETAILS (Optional) (Refer instruction No. B(13))

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

<table>
<thead>
<tr>
<th>NSDL</th>
<th>DP NAME</th>
<th>DP ID</th>
<th>Beneficiary Account No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7 NOMINATION DETAILS

Singly or jointly applicants are advised to avail Nomination facility. Ref Instruction El.

1. I wish to nominate.
2. I DO NOT wish to nominate and sign here

<table>
<thead>
<tr>
<th>Nominee</th>
<th>Guardian Name (In case of Minor)</th>
<th>Allocation %</th>
<th>Nominee/Guardian Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

8 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 agree to the Terms of Principal Mutual Fund (the Mutual Fund) for units of the Scheme as indicated above* the Scheme(s) 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 contravening any act, rule, or regulation or any statute or legislation or any other applicable laws or any notifications, directives issued by any governmental or statutory authority from time to time. I/we further confirm that I/we have the necessary authority from the relevant constitutional authority to invest in the units of the Scheme and the Mutual 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 AMC 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 to 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 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 AMC to share my / our investment and transaction details with (my 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 as defined in the “Privacy Policy” hosted on your website www.principalindia.com) provided by me/us for transacting in Principal Mutual Fund with any of its Associates/Group Companies/ Affiliates, as well as 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/we are not a “U.S. person” for U.S. federal income tax purposes and I/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/we 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 hereafter. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions given under Instructions and hereby accept the same.

I/we hereby provide my information in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and using (ii) validating/ authenticating (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/displaying 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 hereby 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) CIF/NCR Account.

Declaration for 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 herein, 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/Electronic/ Direct Debit. The AMC 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.

Date : 
Place :

SIP AUTO DEBIT/ NACH FORM

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

I/We hereby authorize

<table>
<thead>
<tr>
<th>Sponsor Bank Code</th>
<th>Utility Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>CITI000PIGW</td>
<td>Citi000200000037</td>
</tr>
</tbody>
</table>

Bank A/c number

with Bank

<table>
<thead>
<tr>
<th>Name of customer bank</th>
<th>IFSC or MICR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

an amount of Rubpees

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>in words</th>
<th>in figures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>₹</td>
</tr>
</tbody>
</table>

DEBIT TYPE

<table>
<thead>
<tr>
<th>REFERENCE 1</th>
<th>REFERENCE 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Phone No.:

Email ID:

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

PERIOD

From 3 1 2 0 9 9
To
Or Until Cancelled

1. Name as in bank records
2. Name as in bank records
3. 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, according to the mandate issued / amended by the User Entity/ Corporate or the bank where I have authorized the debit. 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.

Signature of 1st Account holder

Signature of 2nd Account holder

Signature of 3rd Account holder
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 delinked.
3. Where a one-time 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 a 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 one-time 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 one-time mandate is modified to reduce the validity period, future installments of all SIPs registered under the mandate will be deemed to have the start date 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. In case the investor does not specify Top-Up amount, ₹ 500/- will be considered as the default Top-Up amount.
5. If the start date of the Top-up facility is not mentioned the Top-up facility will be continued till the tenure of the SIP.

   - Cap Amt: It is the amount at which the investor can stop the SIP Top-up. The SIP will continue to be processed with the previous top-up amount.
   - 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 amount cap (Default).
   - The top-up cap amount should not exceed the maximum amount as mentioned in the NACH mandate. In case the top-up cap amount exceeds the maximum amount as mentioned in the NACH mandate, then the lesser amount shall be considered as the default cap amount.
   - SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP. However, for investors availing SIP Top-Up facility, the maximum amount of SIP installment including SIP Top-Up will be limited to ₹ 5,00,000/- (Rupees Five Lakhs) or the limit of bank mandate authorisation, whichever is lesser, subject to scheme specific transaction limits where applicable.
   - SIP Top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like 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 or Channel Partners. As and when relevant systems are put in place, this facility will be automatically offered.

C. SIP PAUSE FACILITY:

1. The 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 top-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 debiting of the first installment.
7. The SIP pause facility will not be available for SIPs registered 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 or those who have standing instructions with Banks as the SIPs are registered directly with them and not with the fund house.

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.

Instructions for SIP Registration

• 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.

Creation/Modify/Cancel:

• The investor can decide to terminate the SIP Top-up facility by filling the ‘CANCEL’ tab in the SIP Top-up form.

Mandatory Fields:

Date: Date is mandatory
Create/Modify/Cancel: tick is mandatory for create/modify & cancel if not ticked mandate will be rejected
To Debit (tick): account type is mandatory
Bank A/c Number: Investor debit bank a/c number mandatory
With Bank: Investor bank name is mandatory
IFSC/MICR: Correct IFSC code or MICR code is mandatory
An amount of Rupees: SIP fixed instalment amount in words is mandatory, maximum amount in words in word column is mandatory
₹: SIP fixed instalment amount in figures in figure column is mandatory, Maximum instalment amount in figures in figure column is mandatory
Frequency: SIP monthly/quarterly mandatory, Lump sum: as & when presented is mandatory
Debit Type: For SIP fixed Amount & for Lump sum Maximum Amount is mandatory
Folio No.: For existing investor only
Phone No./Email ID: Phone No. or Email ID is Mandatory
PAN Number: Mandatory
Period: SIP start date is Mandatory, Lump sum: indicate till what date the mandate should be valid
Signature of Account Holder: Signature is mandatory as per bank record
Name of the Bank A/c Holder: Name of the Bank A/c Holder is mandatory
**FORM 2 - SIP REGISTRATION & AUTO DEBIT/NACH**

Attention: Only for existing Unit Holder of Principal Mutual Fund

<table>
<thead>
<tr>
<th>Broker ARN/RIA Code*</th>
<th>Sub-Broker ARN Code</th>
<th>EUIN</th>
<th>Sub-Broker Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Tick (✓)

I/We hereby authorize Principal Mutual Fund to debit (tick✓)

Bank A/c number

with Bank

Name of customers bank

an amount of Rupees

FREQUENCY

DEBIT TYPE

Fixed Amount

Maximum Amount

Reference 1

Phone No.

Reference 2

Email ID

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

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.

<table>
<thead>
<tr>
<th>PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>From</td>
</tr>
<tr>
<td>To</td>
</tr>
<tr>
<td>Or</td>
</tr>
</tbody>
</table>

Name as in bank records

Signature of 1st Account holder

Signature of 2nd Account holder

Signature of 3rd Account holder

Date

Name of First Applicant

Cheque no.

Date

Amount (₹)

SIP DETAILS (First time investors with Principal MF should fill & attach this with Form 1. Refer SIP instructions point A)

<table>
<thead>
<tr>
<th>Scheme (SIP in upto 3 schemes with a single cheque)</th>
<th>Plan/Option</th>
<th>Dividend Frequency</th>
<th>SIP Amount*</th>
<th>SIP Dates/ (Default date 10th)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Principal (Minimum amount ₹ 500) 2,000. (Refer KIM)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Principal</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Principal</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total (Amount in words)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SIP Cycle Date

SIP Pause Period from

SIP Pause Period End on

Top-Up Details (Applicable to scheme number mentioned in above table. Refer SIP instructions point B)

<table>
<thead>
<tr>
<th>Scheme No.</th>
<th>Top Up Amount (Min. ₹ 500 &amp; Multiple of ₹ 100)</th>
<th>Frequency (HY Half Yearly, Y Yearly)</th>
<th>Top Up Start Month/Year</th>
<th>Cap Month / Year</th>
<th>Cap Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 Schemes 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/ESI 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.

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

<table>
<thead>
<tr>
<th>Application No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

Date

From

1. Scheme

2. Scheme

3. Scheme

Stamp & Signature
This application form is for Resident Investors/NRI etc. and should be completed in English in BLOCK LETTERS & BLACK/BLUE INK only. Any overwriting/cancellation should be counter signed by the applicants. Falling which the application shall be deemed invalid. 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 an 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, reinstate the investor from making any further investment in any of the Schemes of Principal Mutual Fund, recover (debts the investor’s folio(s) with the period interest) and appropriate any payments/cheques/drafts in favour of ‘Principal Mutual Fund’ (in the appropriate “Account Payee only”). On receipt, the cheques/drafts will be moved into the respective scheme account, basis the amount of subscription mentioned against each scheme / mode of investment in the application form.

Applicable NAV for allotment of units shall be as per the amount of investment at the scheme level as per the application form. The same shall be in accordance with the SID of the respective scheme.

In the case of an investor who has an account with the bank which is a member of the Bankers Clearing House located at the place where the application is submitted, will not be accepted.

There will be no partial processing of the application.

Payment Procedures for NRIs

Repayment Basis: Payments may be made through Indian Currency Cheques/Demand Drafts. NRIs can apply by remitting the amount through the normal banking channels or by making the necessary arrangements with the bank where the investor’s account is maintained.

Cheques/drafts should be payable in Mumbai. Applications by cheques should be submitted only to the Official Point of Acceptance. All cheques should be drawn on an Indian bank and crossed “Account Payee only.” On receipt, the cheques/drafts will be moved into the respective scheme account, basis the amount of subscription mentioned against each scheme / mode of investment in the application form.

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 Procedures - 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 by 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 / stock investors / money order / postal order / credit card / post dated account-to-account transfer instructions / post dated cheques (except through SIPP) or outright cash 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 an 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 all the subsequent folio numbers (including details of bank account, sequence & mode of holding, address and registration number) 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 per details in the existing Folio number, else it will be liable for rejection. Where any bank details are not furnished for eg: PAN/ KYC documents, local address of folio number of the first time investor and the balance shall be invested.

2. If the broker name & code is left blank the application shall be treated as direct.

3. Please write application serial number and name on the reverse of the cheque/demand draft.

4. The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).

5. In the case the investor is a NRIs/FNOs, 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 persons 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 Security Act of 1933 as amended by the Securities Act of 1934, as defined by Federal Tax Law (as amended), and 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; (b) residents of Canada.

2. All payments of subscription amounts (including any transaction charges) as per the rules and regulations of the AMC/Registrar & Transfer Agent 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 orMother) or Court Appointed Legal Guardian may pay subscriptions. (c) Formerly, before any payment, a relevant regulatory/recognition authority shall ensure that there is a proper evidencing relationship of Guardian with Minor and Date of Birth of Minor is to be submitted along with the Application Form. Such a document can be a copy of Birth Certificate of the Minor, School Leaving Certificate / Mark sheet issued by Higher Secondary Board of respective States, ISC, 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 subscription requests, Investors are advised to ensure that the Guardian’s (Minor’s 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 to Systematic Transfer Plans (STPs), Systematic Withdrawal Plans (SWPs) etc shall be permitted, until 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 is provided on www.principalindia.com or you may also visit any of our OPT nearest to you.

12. In case of an application being submitted through a Power of Attorney or by a limited company, body corporate, registered society, Trust or partnership, the relevant power of attorney or the relevant regulatory authority of the respective jurisdiction shall issue the Trust Deed or Partnership Deed which shall be attached to the application and shall be, as far as possible, as near as the same sequence as the Folio number of the first time investor and the balance shall be invested.

13. Allotment of Units in Demat Mode/Demat Account Details - Applicants who wish 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/IN/ID details in relevant section provided in the Application Form (c) Ensure that the nomenus 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/21/2012 dated 11 August 2012, 2011, Principal Asset Management Private Limited (PAMPIL)/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 accrued to their accounts from the investors) / Principal Mutual Fund (PMF).

(i) First Time Mutual Fund Investor (across Mututal Funds): Transaction charge of Rs 150/- for subscription of Rs 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.

(ii) After 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.

(iii) First time Mutual Fund Investor / Agent: Transaction charge of Rs 100/- per subscription of Rs 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.

(iv) 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 Rs 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.

(v) Transaction charges shall not be deducted for:

(a) Purchases for subscriptions for an amount less than Rs 10,000

(b) Transaction other than purchases/subscriptions related to new inflows such as Switch/ Systematic Transfer Plan/Sweep facility under the Dividend Option of the Scheme(s) etc.;

(c) Purchases/subscriptions made directly with PMF (i.e. not through any Distributor/Agent);

(d) Transactions routed through Stock Exchange route.

Statement of Account issued to such Investors shall state the net investment as gross subscription less transaction charges and mention the number of units allotted against the net investment.

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 purchase/subscribe Units through a Distributor/Agent. All Options 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 has a separate register for recording redemption 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 will be processed through the Fund’s authorized Distributor (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.
Further, in accordance with SEBI Circular No. SEBI/IMD/CIR/No.1/186230/09 dated June 30, 2009, upfront commission to Distributors/Agents shall be paid by the Investor directly to the Distributor/Agent by a bank account 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 Allocation confirmations, confirmations/certificates on demat account, statement of account, annual report/abridged annual report and/or any statutory /other information as permitted via electronic mode (mail). These documents shall be sent physically in case the Unit holder requests for the same. Should the Unit holder choose any different mode of receiving the delivered documents, the Unit holder shall intimate the Fund about the same to enable the Fund to make the delivery through alternate means. The requested documents shall be dispatched only if 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.

The AMC I Trustee reserves the right to send any communication in physical mode.

16. KYC Requirement:

a) KYC acknowledgement letter for Investor (Guardian in case of minor) and the person making the payment.

b) KYC form for Investor (Guardian in case of minor) and the person making the payment.

iii. Photocopy of the bank statement/bank passbook (with transaction entries not older than 3 months) reflecting the name of the first unitholder.

iv. Any document to the effect that the bank account holder is a minor and the signature/thumb impression/employee code of the parent/guardian of the minor is visible on the documents

v. Demand Draft / Pay Order, Banker’s Cheque and the like:

i. Cancelled original cheque having first holder name pre-printed on the cheque leaf;

b) Bank Statement / Pass Book with the account number, name of the Unitholder and Address;

b) Bank Statement / Pass Book with the account number, name of the Unitholder and Address;

c) Bank receipt (with canceled stamp) evidencing the payment and the address of the bank account holder are available OR copy of pass book/bank statement evidencing the debit for issuance of a Demand Draft / Pay Order, Banker’s Cheque and the like issued against cash by the Bank.

Investors should also present the Original of the above Document submitted along with the subscription application, and such original document shall be retained 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. Investors shall also have the option to register any one of their account as a default 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 not 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 Record Keeper / Registrar / Transfer Agent - KYC Details shall be used, and the investor shall bear the consequential losses if any. Investments in the Mutual Fund shall be credited to the bank account provided by the Investor in the KYC application as per the investor’s instruction.

For Application Form and details, please refer www.principalindia.com and Statement of Additional Information.

17. 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 up to ₹ 50,000/- per year per investor (Micro SIP)).

When applying for an investment, an individual investor who does not have any income chargeable to income-tax, shall have to quote his PAN. In respect of an individual investor who is both an individual and a member of a Hinduundivided family (HUF) the PAN of either the individual or the HUF shall be quoted in the relevant application form.

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. This requirement is aimed to introduce a 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 conducted by AMCs or any KYC compliant Mutual Fund Distributor who holds AMFI/NISM/NSDL registration, will be accepted and used for KYC purposes. 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 one of the SEBI registered Intermediaries, 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 KYC forms which shall be applicable for prospective customers. Accordingly with effect from February 1, 2017, any new customer who has not done KYC verification as on the new KYCkrema Kya- KYC form, if such new customer wishes to invest in the given AMC’s funds, a KYC form has been filled up by the AMC for KYC form verification, which can also be used by the customer for KYC verification, theKYCkrema Kya form, KYC forms are available on the website of the fund, viz. www.principalindia.com and at the
INSTRUCTIONS (CONTD.)

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. However, as per current norms, once the KYC process is completed the investor is entitled to conduct transactions in the AMC, i.e., CERSIA, the customer will be able to invest in all the financial products including Mutual Funds using the 14 digit KYC Identification Number (KIN) issued by CKYCR. The individual investor who has already completed KYC and has a KYC Identification Number (KIN) can invest in the fund quoting their 14 digit KIN. Since PAN is mandatory to invest in Mutual Funds if the PAN has not been updated in CTKR (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 not 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, if the KYC details are required to comply with new KYC requirements including IPY 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 in 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 such as society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A nominee 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. (3) The Nominee shall not be a trust other than religious or charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or Power of Attorney holder. A non-individual nominee 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. (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 details of the guardian of the 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 or charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or Power of Attorney holder. A non-individual nominee 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. (9) 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

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CI( MIRSD)/22/Dtd.26th January 2014, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) (UBO).

II. 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.

In case the applicant investor(s) selects “No” (i.e. the applicant investor does not have beneficial interest in the units), he should provide 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 PANKYC 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. Further, if the specified conditions are complied.

The Ultimate Beneficial Owner means ‘Natural Person’ who, whether acting alone or together, through one or more natural persons, exercises control over a legal entity or an investment vehicle (i.e., a ‘holding entity’) or fund. In the case of a trust, “beneficial owner” includes the settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of the beneficial interest in the trust, including the grantors of the trust as well. As such, the beneficiary can be an individual or a legal entity.

The interpretation of who is a ‘beneficial owner’ is based on a granular and meaningful focus on the actual ownership and control of an entity or fund. The beneficial interest is the economic interest in the variable returns of the entity or fund. In case where there is no natural person identified, the identity of the relevant party to be assessed shall be the person who has 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 or Indian institutional investors is governed by the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS). The identification of the beneficial owner in case EUIN field is left blank, it would be assumed that the investor agrees to the declaration provided in bold in the section “Distribution 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 section. Further, investors are advised to request a copy of the EUIN from their respective institutions.

H) PRIVACY POLICY

Privacy policy of the Asset Management Company (AMC) is hosted on our website - www.principalindia.com and is available in multiple languages. Privacy policy of the Asset Management Company (AMC) is hosted on our website - www.principalindia.com

INSTRUCTIONS (CONTD.)