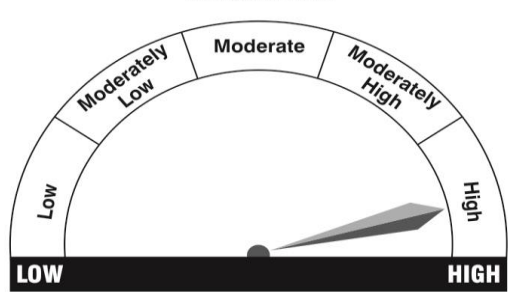


SCHEME INFORMATION DOCUMENT

Principal Global Opportunities Fund

(An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund.)

This product is suitable for investors who are seeking* –	
<ul style="list-style-type: none"> • Long term Capital Growth. • Investment in overseas mutual fund schemes. 	<p>RISKOMETER</p>  <p>Investors understand that their principal will be at high risk</p>

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

Continuous Offer for Units at NAV based Prices

Name of Mutual Fund	Principal Mutual Fund
Name of Asset Management Company	Principal Asset Management Private Limited (formerly known as Principal Pnb Asset Management Company Private Limited)
Name of Trustee Company	Principal Trustee Company Private Limited

Addresses, Website of the Entities:

Principal Mutual Fund	Address: Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Website: www.principalindia.com Email: customer@principalindia.com Toll Free No.: 1800 425 5600 Fax No. – (022) 67720512
Principal Asset Management Private Limited (formerly known as Principal Pnb Asset Management Company Private Limited)	
Principal Trustee Company Private Limited	

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from Principal Asset Management Pvt. Ltd (formerly known as Principal Pnb Asset Management Company Private Limited). The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes

to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Principal Mutual Fund, Tax and Legal issues and general information on www.principalindia.com.

SAI is incorporated by reference and is legally a part of the Scheme Information Document. For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website www.principalindia.com.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated September 29, 2020.

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SECTION I : HIGHLIGHTS/SUMMARY OF THE SCHEME

Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by predominantly investing in overseas mutual fund schemes, and a certain portion of its corpus in Money Market Securities and/or units of Money Market / Liquid Schemes of Principal Mutual Fund.
Type of the scheme	An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund.
Liquidity	<p>Liquidity will be available to the investors through sale and repurchase of units on all business days on an ongoing basis. Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices (subject to exit load as mandated by AMC from time to time).</p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched within 10 Business Days of the date of Redemption request. However, under normal circumstances, the Mutual Fund will endeavor to dispatch the Redemption proceeds well before 10 Business Days from the acceptance of the duly completed Redemption request.</p>
Benchmark	<p>The Benchmark Index for the scheme would be MSCI All Country World Small Cap Index.</p> <p>The Fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme, subject to SEBI Regulations.</p>
Transparency / NAV Disclosure	<p>The NAVs of the Scheme will be calculated by the AMC for each Business Day. Since the Scheme will predominantly invest in overseas mutual fund schemes, the NAV of the scheme will be based on the NAV of such underlying overseas schemes.</p> <p>As required under the SEBI Regulations, NAVs of Scheme will normally be declared on the next business day and due to difference in time zone, the same will be declared by 10.00 a.m. the next Business Day, or such other time as may be prescribed by SEBI/AMFI from time to time.. Information on the NAV of the Scheme may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centers at various locations.</p> <p>If the NAVs are not available before the commencement of business hours on the following day due to any reasons, a press release shall be issued giving reasons and explaining when the AMC would be able to publish the NAVs. The fund shall within one month of the close of each half year that is 31st March and 30th September, host unaudited financial results of the Scheme on its website: www.principalindia.com in a user friendly and downloadable format (preferably in a spread sheet). An advertisement intimating the same, shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. 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.</p>
Loads (Including Systematic Investment Plan / Systematic Transfer Plan/ Systematic Withdrawal Plan)	<p>Entry Load: Not applicable</p> <p>Exit Load: If redeemed on or before 1 year from the date of allotment – 1%.</p> <p>Load on switch-out will be same as exit load applicable for the respective Scheme.</p>
Minimum Application	Rs.10,000/- and any amount thereafter under each Plan/Option.

Amount (New Investor)															
Minimum Application Amount (Existing Investor)	Rs. 1,000/- and any amount thereafter under each Plan/Option.														
Minimum Amount under Systematic Investment Plan (SIP) / Systematic Withdrawal Plan / Systematic Transfer Plan	<i>Systematic Investment Plan:</i> Minimum Six installments of Rs.2,000/- each. <i>Systematic Transfer Plan:</i> Minimum Six installments of Rs.1,000/- each. <i>Regular Withdrawal Plan:</i> Minimum Six installments of Rs.500/- each.														
Minimum Redemption Amount	Rs.1000 or 100 units.														
Investment Plans (s) / Option(s)	<p>The Plan has two Plans i.e. Regular Plan & #Direct Plan with a common portfolio and separate NAVs. Each of the Plans mentioned above offers Growth and Dividend Option.</p> <p>The Dividend Option under both the Plan has the facility of Payout, Reinvestment and Sweep.</p> <p># Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund. This plan is not available for investors who wish to purchase/subscribe units through a Distributor – such investors have to subscribe for Regular Plan.</p> <p>Regular Plan and Direct Plan have the same features (i.e. Investment Objective, Asset Allocation Pattern, Investment Strategy, Risk factors) and facilities offered including terms and conditions except that Direct Plan shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission for distribution of Units will be paid / charged under Direct Plan.</p>														
Asset Allocation Pattern	<p>Under normal circumstances, the asset allocation will be as under:</p> <table border="1"> <thead> <tr> <th rowspan="2">Type of Instrument</th> <th colspan="2">Normal Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units of *overseas mutual fund scheme(s).</td> <td>95</td> <td>100</td> <td>High</td> </tr> <tr> <td>Money market securities and/or units of money market/liquid & debt schemes of Principal Mutual Fund.</td> <td>0</td> <td>5</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*Currently Principal Global Investors - Origin Global Smaller Companies Fund- a fund advised by Principal Global Investors - (Ireland) Ltd. and sub-advised by Origin Asset Management, which is boutique asset management firm under the PGI, has been identified as the portfolio for the purpose. Trustees, at their discretion, may decide to shift full or part of the investments to any other overseas mutual fund scheme(s).</p> <p>There is no assurance that the objective of the Scheme may be achieved. Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions</p>	Type of Instrument	Normal Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Units of *overseas mutual fund scheme(s).	95	100	High	Money market securities and/or units of money market/liquid & debt schemes of Principal Mutual Fund.	0	5	Low to Medium
Type of Instrument	Normal Allocation (% of Net Assets)		Risk Profile												
	Minimum	Maximum													
Units of *overseas mutual fund scheme(s).	95	100	High												
Money market securities and/or units of money market/liquid & debt schemes of Principal Mutual Fund.	0	5	Low to Medium												

	<p>may vary substantially depending upon the perception of the AMC; the intention being at all times to seek to protect the NAV of the Scheme and interests of the Unit-holders. Such changes in the investment pattern will be for short term and for defensive considerations only.</p> <p>Any change in the investment composition of the Scheme and amounting to a change in the fundamental attributes of the Scheme will be in accordance with Sub Regulation 15A of Regulation 18 of SEBI Regulations.</p> <p>However, the AMC may from time to time, for a short term, alter the asset composition for defensive consideration and may also invest in inter-bank call/notice money market (as and when permitted under the regulations), repos, bank deposits and/ or other securities in accordance with provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time, the primary motive being to protect the Net Asset Value of the Scheme and protect unitholders interest so also to earn reasonable returns on liquid assets maintained for redemption of units.</p>
<p>Investment Strategy</p>	<p>The Scheme will be predominantly investing in overseas mutual fund schemes. Currently Principal Global Investors - Origin Global Smaller Companies Fund – a fund advised by Principal Global Investors - (Ireland) Limited and is sub-advised by Origin Asset Management which is a boutique asset management firm under the PGI, has been identified as the overseas mutual fund portfolio for the purpose. Trustees, at their discretion, may decide to shift full or part of the investments to any other overseas mutual fund scheme(s).</p> <p>The Scheme may also invest, at the discretion of the Investment Manager, in the units of other overseas mutual fund schemes, which may constitute a significant part of its corpus, and a certain portion of its corpus in Money Market Securities and/or units of Money Market / Liquid & Debt Schemes of Principal Mutual Fund, in order to meet liquidity requirement from time to time.</p> <p>However, there is no assurance that the investment objective of the scheme will be retained.</p> <p>As per the investment strategy of PGIOSCF, the Fund will invest in transferable equity and equity- related securities of a diversified range of companies throughout the globe, normally with a maximum market capitalisation on purchase of up to US\$5 billion. These securities will primarily be common stocks and other securities with equity characteristics, including but not limited to preferred stocks, warrants (only held where an existing holding is subject to an issuance of warrants and, in aggregate, normally not more than 5% of the Fund's Net Asset Value) and rights (which are issued by a company to allow holders to subscribe for additional securities issued by that company), as well as depository receipts (such as ADRs and GDRs) for such securities, all of which are traded on securities exchanges or regulated markets listed in Appendix E to the Prospectus. On occasion, in markets where local restrictions exist which hinder direct ownership of equities, the Sub-Investment Adviser on behalf of the fund may access these equities indirectly through purchasing participation notes. Any exposure to China shall be through Hong Kong-listed “H” shares and other available depository receipts. The Fund will not seek to be leveraged in any way through the use of any of the above instruments.</p> <p>A proportion of the net assets of the Fund (subject to a maximum of 10% of its Net Asset Value) may be invested in UCITS eligible collective investment schemes, including exchange traded funds, the constituents of which may comprise the instruments and markets described above and therefore is an alternative means through which the Fund may gain exposure to these types of instruments and markets”.</p> <p>Subject to complying with the investment restrictions of the Fund, the Fund may hold ancillary liquid assets such as bank deposits.</p> <p>The Fund will not be leveraged in excess of 100% of its Net Asset Value.</p>

Fund Manager & Managing the fund from	Mr. Rajat Jain- March 2004 Tenure of the fund manager - 16 Years 5 months
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SECTION II. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. As with any investment in stocks, shares and securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the capital markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- Principal Global Opportunities Fund is only the name of the Scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor or any of its associates including co-settlers are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 25 lakhs made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme

Scheme Specific Risk Factors:

Currently Principal Global Investors Funds - Origin Global Smaller Companies Fund (PGIOGSCF or the "Fund") – a sub-fund of the Principal Global Investors Funds, an open-ended umbrella type Unit Trust authorised by the Central Bank of Ireland as an Undertaking for Collective Investments in Transferable Securities (UCITS) has been identified as the portfolio for the purpose of investment in overseas mutual fund. .

The Unit Trusts has created a number of sub-funds including the Fund.

The Manager of the Unit Trust, Principal Global Investors - (Ireland) Limited, has appointed an Advisor, Principal Global Investors, LLC ("PGI") to manage all of the assets in the Funds.

In respect of PGIOGSCF, the Adviser has in turn delegated investment management responsibility to Origin Asset Management LLP (the "Sub-Adviser"). The Sub-Adviser is a boutique asset management firm under the PGI, and has been identified as the portfolio manager.

The PGIOGSCF will invest in transferable equity and equity-related securities of a diversified range of companies throughout the globe, normally with a maximum market capitalisation of up to US\$5 billion.

These securities will primarily be common stocks and other securities with equity characteristics, including but not limited to preferred stocks, warrants (only held where an existing holding is subject to an issuance of warrants and, in aggregate, normally not more than 5% of the Fund's Net Asset Value) and rights (which are issued by a company to allow holders to subscribe for additional securities issued by that company), as well as depository receipts (such as ADRs and GDRs) for such securities, all of which are traded on securities exchanges or regulated markets listed in the Unit Trust's Prospectus. On occasion, in markets where local restrictions exist which hinder direct ownership of equities, the Sub- Adviser on behalf of the Fund may access these equities indirectly through purchasing participation notes. The Fund will not seek to be leveraged in any way through the use of any of the above instruments. Subject to complying with the investment restrictions of the Fund, the Fund may hold ancillary liquid assets such as bank deposits. The Fund will not be leveraged in excess of 100% of its Net Asset Value.

However the Scheme may also invest, at the discretion of the Trustee in the units of other overseas mutual fund schemes, which may constitute a significant part of its corpus. Further a certain portion of the scheme corpus may also be invested in money market securities and /or units of money market/liquid schemes of Principal Mutual Fund.

Hence scheme specific risk factors of such underlying schemes/instruments including performance of their underlying units, stocks, off-shore investments etc., will therefore be applicable in the case of the Scheme. Further any change in the investment policies or the fundamental attributes of PGIOSCF or in underlying schemes of any other Overseas Mutual Fund where the Scheme may invest could impact the performance of the Scheme.

Risk associated with investing in money market/liquid instruments -

Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent.

Re-investment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

Interest rate movement (Basis Risk): The changes in the prevailing rates of interest will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Schemes' Units. Increased rates of interest, which frequently accompany inflation and/ or a growing economy, are likely to have a negative effect on the value of the Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The fund could be exposed to the interest rate risk (i) to the extent of time gap in resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture the interest rate movement.

Prepayments and Charge Offs Risk: In the event of prepayments, investors may be exposed to changes in tenor and yield. Also, any Charge Offs would result in the reduction in the tenor of the Pass Through Certificates (PTCs).

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However depending upon the market conditions the spreads may move adversely or favourably leading to fluctuation in NAV.

Risks associated with Investing in Foreign Securities

To the extent the assets of the Scheme are invested in PGIOSCF or other Overseas Mutual Fund, the performance, risk profile and liquidity of the Scheme will be directly related to those of PGIOSCF or other Overseas Mutual Fund. PGIOSCF or any other Overseas Mutual Fund in which the Scheme invests may not perform in line with the market/s and may also not achieve its investment objective. In such a situation, the performance of the Scheme could be affected and its ability to achieve its investment objective may be impaired.

Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying scheme(s).

The disclosures in portfolio statement of the Scheme may be limited to the units of PGIOSCF or other Overseas Mutual Fund and Money Market /Liquid Instruments in which investments have been made by the Scheme. Investors may, therefore, not be able to obtain specific details of the investments made by the PGIOSCF or other Overseas Mutual Fund in which the Scheme has invested. The Investors shall bear the recurring expenses of the Scheme in addition to those of the underlying schemes. Therefore, the returns that they may receive may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the underlying schemes could obtain. Value / NAV of PGIOSCF or other similar Overseas Mutual Fund may be made available with a time lag up to 24 hours depending upon the time zone differences and laws applicable to PGIOSCF or other Overseas Mutual Fund.

In case PGIOSCF or other Overseas Mutual Fund winds up, the scheme may have to find an alternative underlying scheme. Until such alternative underlying scheme is found and investments transferred into it, the Scheme may not earn scheme objective related returns.

Subject to necessary approvals and as per its investment objectives, the Scheme shall predominantly invest in overseas mutual fund schemes which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the Regulations or by RBI and provided such investments are consistent with costs and expenses attendant to international investing and do not result in expenses to the Scheme in excess of the ceiling on expenses prescribed under Regulations. The Fund, where necessary, may appoint other intermediaries of repute as advisors, custodian/sub custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Specific Risk Considerations related to Principal Global Investors Fund - Origin Global Smaller Companies Fund:-

PGIOSCF will invest in transferable equity and equity-related securities of a diversified range of companies throughout the globe, normally with a maximum market capitalisation of up to US\$5 billion. Risks associated with investing in units of PGIOSCF or in any other similar Overseas Mutual Fund include the following:

- **Equity Risks:** Some of the recognised exchanges on which the Fund may invest may prove to be illiquid or highly volatile from time to time and this may affect the price at which the Fund may liquidate positions to meet repurchase requests or other funding requirements.
- **Valuation Risk:** The Fund may invest a limited proportion of its assets in unquoted securities. Estimates of the fair value of such investments are inherently difficult to establish and are the subject of substantial uncertainty.
- **Market Capitalisation Risk:** The Fund invests in smaller global companies. Shares of small capitalisation companies are less liquid and this may result in fluctuations in the price of the Units of the Fund.
- **Emerging markets Risk:** The Fund can invest in emerging markets. Such markets carry additional risks such as political instability, weaker auditing and financial reporting standards and generally less government supervision and regulation.
- **Credit Risk:** The Fund's assets are exposed to the credit risk or bankruptcy of counterparties, dealers, exchanges and those that act on behalf of the Fund or hold assets on behalf of the Fund.
- **Settlement Risk:** The trading and settlement practices of some of the stock exchanges or markets on which the Fund may invest may not be the same as those in more developed markets, which may increase settlement risk and/or result in delays in realising investments made by a Fund.
- **Currency Risk:** The Fund's investments may be in currencies other than US Dollars. The impact of this is that as the value of a currency rises or falls it can have a positive or negative impact on the value of the Fund's investments.
- **Tax Risk:** A change to the Fund's tax status or the applicable tax legislation in the markets within which the Fund invests could affect the value of an investor's units.

Further information may be found in the sections entitled Risk Factors of the Prospectus and the Supplement of the PGIOSCF.

Risks associated with investing in Tri-Party Repo through CCIL (TREPS)

Tri-party Repo i.e. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement. CCIL would be the Central Counterparty to all trades from Tri Party Repo Dealing System (TREPS) and would also perform the role and responsibilities of Triparty Repo Agent, in terms of Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All TREPS trades are settled anonymously and centrally through the infrastructure and settlement systems provided by CCIL. Further the settlement is guaranteed by CCIL. This is a collateralized investment whereby borrowers have to give adequate amount of securities on which a haircut is applied by CCIL. CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.”

CCIL has several risk management processes in place such as initial margin, borrowing limits, identification of eligible collateral, haircuts on eligible collateral, mark to market margins (MTM) and volatility margin are applicable for Triparty Repo trades. There is a default fund for Triparty Repo trades. The exposure monitoring is online and on a pre-order basis, ensuring that orders can be placed only if the member has sufficient initial margin and/or borrowing limits to support the resultant trades. CCIL may temporarily impose volatility margin in case of a sudden increase in volatility in interest rates. Thus the settlement and counterparty risks are considerably low.

In the event of a clearing member failing to honour his settlement obligations, the default Fund is utilized to handle any shortfall arising out of such default and to complete the settlement. The sequence in which the above resources are used is known as the “Default Waterfall”. As per the waterfall mechanism, after the defaulter’s margins and the defaulter’s contribution to the default fund have been appropriated, CCIL’s contribution is used to meet the losses. Post utilization of CCIL’s contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions mentioned above shall be complied in each calendar quarter, on an average basis, as specified by SEBI. In case the Scheme does not have a minimum of 20 investors, the provisions of Regulation 39(2) (c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days’ notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund at the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS

Investment in the Scheme should be viewed by an investor/unit holder as a medium to long term investment as mutual funds carry normal market risks and there can be no assurance and no guarantee that the Scheme will achieve its objective. It is recommended that an investment in the Scheme should not constitute a substantial proportion of an investment portfolio and may not be appropriate for all, as investment decisions made by the AMC will not always be profitable or prove to be correct. As with any investment in stocks, shares and securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the capital markets. Past performance of the schemes of Principal Mutual Fund, the Sponsor or its Group affiliates is not indicative of and does not guarantee the future performance of the scheme. The name of the Scheme does not in any

manner indicate the quality of the Scheme, its future prospects or the returns. The Scheme is not intended as a complete investment program. Investors, therefore, are urged to study the terms of this offer carefully and consult their Investment Advisor before they invest in the Scheme. Investors'/unitholders' attention is drawn to the risk factors set out in the beginning of this Scheme Information Document and also to the following specific risks:

Regulatory Risks: Neither this Scheme Information Document nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for Units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction.

Prospective investors should review/study this SID along with SAI carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/ investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of Units within their jurisdiction/of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift Units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing/ gifting to, purchasing or holding Units before making an application for Units.

No person has been authorized to give any information or to make any representations not confirmed in this Scheme Information Document in connection with the Offer of Units, and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund or the AMC or the Trustee. Statements made in this Scheme Information Document are based on the law and practice currently in force in India and are subject to change therein. Neither the delivery of this Scheme Information Document nor any sale made hereunder shall, under any circumstances, create any impression that the information herein is correct as of any time subsequent to the date hereof.

Performance Risk: The value of (and income from) an investment in the Scheme can decrease as well as increase, depending on a variety of factors, which may affect the values and income generated by a Scheme's portfolio of securities. The returns of a Scheme's investments are based on the current yields of the securities, which may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, changes in government and Reserve Bank of India policy, taxation, political, economic or other developments and closure of the stock exchanges. Investors should understand that the investment composition indicated for the Scheme, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there can be no assurance that the Scheme's investment objective will be attained nor will the Scheme be in a position to maintain the model percentage of investment pattern/composition particularly under exceptional circumstances such that the interest of the unitholders are protected.

Changes in the prevailing rates of interest is likely to affect the value of the Scheme investments and thus the value of the Scheme's Units. The value of money market instruments held by the Scheme generally will vary inversely with the changes in prevailing interest rates.

Techniques Risk: The Scheme may use techniques and instruments that may be permitted and/or that may become permissible under SEBI/RBI Regulations and/or Regulations and/or statutory modification or re-enactment thereof for efficient portfolio management and to attempt to hedge or reduce the risk of such fluctuation. However, these techniques and instruments, if imperfectly used have the risk of the scheme incurring losses due to mismatches

particularly in a volatile market. The Fund's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any). The use of these techniques is dependent on the ability to predict movements in the prices of securities being hedged and movements in interest rates. Besides, the fact that skills needed to use these instruments are different from those needed to select the Fund's/Scheme's securities. There is a possible absence of a liquid market for any particular instrument at any particular time even though the futures and options may be bought and sold on an organized stock exchange. The use of these techniques involves possible impediments to effective portfolio management or the ability to meet repurchase/redemption requests or other short-term obligations because of the percentage of the Scheme's assets segregated to cover its obligations.

Political Risk: Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved the removal of trade barriers and other protectionist measures, which could adversely affect the value of investments. It is possible that future changes in the Indian political situation, including political, social, or economic instability, diplomatic developments and changes in laws or regulations could have an effect on the value of investments. Expropriation, confiscatory taxation, or other relevant developments could also affect the value of investments.

Forex Risk: To the extent that the assets of the Scheme are be invested in overseas mutual fund scheme(s) the Indian Rupee equivalent of the net assets, distribution and income may be adversely affected by changes in the value of respective foreign currencies relative to the Indian rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it or other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration and bi-lateral conflict leading to immobilisation of the overseas financial assets.

Liquidity and Settlement Risks: The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors etc based on certain investment parameters as adopted internally by AMC. While at all times the Trustees and the AMC will endeavor that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme be avoided, the assets invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. The Scheme may have difficulty in disposing of certain securities because the security may be unlisted, due to greater price fluctuations there may be a thin trading market, different settlement periods and transfer procedures for a particular security at any given time. Settlement, if accomplished through physical delivery of stock certificates, is labour and paper intensive and may affect the liquidity. It should be noted that the Fund bears the risk of purchasing fraudulent or tainted papers. The secondary market for money market securities does exist, but is generally not as liquid as the secondary market for other securities. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event, such as the deterioration in the creditworthiness of the issuer, etc. or during restructuring of the Scheme's investment portfolio. Furthermore, from time to time, the AMC, the Custodian, the Registrar, any Associate, any distributor, dealer, any company, corporate bodies, trusts, any scheme/Mutual Fund managed by the AMC or by any other AMC may invest in the Scheme. While at all times the Trustees and the AMC will endeavor that excessive holding of Units in the Scheme among a few unitholders is avoided, however, the amounts invested by these aforesaid persons may acquire a substantial portion of the Scheme's outstanding Units and collectively may constitute a majority unitholder in the Scheme. Accordingly, redemption of Units held by such persons may have an adverse impact on the value of the redemption and may impact the ability of the unit holders to redeem their respective Units

D. ABBREVIATION & DEFINITIONS

AMC/Asset Management Company/Investment Manager/Principal: Principal Asset Management Private Limited (formerly known as Principal Pnb Asset Management Company Private Limited).

Applicable NAV: The NAV applicable for subscription/redemption/switch-in or switch out based on the time of the business day on which the application is accepted.

BSE: Bombay Stock Exchange

Business Day: A day other than :

- (i) Saturday and Sunday,
- (ii) a day on which the Banks in Mumbai and/or RBI are closed for business/ clearing,
- (iii) a day on which the Bombay Stock Exchange Limited and/or National Stock Exchange of India Limited are closed,
- (iv) a day on which sale and repurchase of units is suspended by the AMC,
- (v) a day on which normal business could not be transacted due to storms, floods, bandhs, strikes etc.
- (vi) a day on which it is a non-business day for the underlying overseas mutual fund(s).

Provided that the days when the Banks in any location where the AMCs branch offices are located, are closed due to local holiday, such days will be treated as Non - Business days at such branches for the purposes of accepting fresh subscriptions. However, if the branch offices in such locations are open on such local holidays, then redemption and switch will be accepted at those branches, provided it is a Business Day for the Scheme on an overall basis.

Notwithstanding the above, the AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.

Calendar Year / Year: A Calendar Year shall be full English Calendar months viz. 12 months commencing from 1st January and ending on 31st December.

Co-Settlers: Principal International India Ltd is a co-settlor to the Principal Mutual Fund, Principal Financial Group (Mauritius) Limited being the settlor.

Credit Risk : Risk of default in payment of principal or interest or both.

Custodian : An entity (for the time being SBI-SG Global Securities Services Private Limited) appointed for holding the securities and other assets of the Fund.

CDSC : Contingent Deferred Sales Charge permitted under the Regulations to be borne by the Unit Holder upon exiting (whether by way of redemption or Inter-scheme switching) based on the amount of investment (if applicable) and period of holding of Units.

Central Know Your Customers (CKYC): Central KYC Registry is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity.

Day : Any day (including Saturday, Sunday and holiday) as per English Calendar viz 365 days in a year.

Dematerialisation: It is a process by which physical certificates of an investor are converted to an equivalent number of securities in electronic form and credited in the investors account with its Depository Participant.

Depository : Depository as defined in the Depository Act, 1996 (22 of 1996).

Depository Participant : A person registered as participant under sub section (1A) of Section 12 of the Securities and Exchange Board of India Act, 1992.

Dividend : Income distributed by the Mutual Fund on the units.

Entry Load : Load(if any) on sale/switch in of units.

Exit Load : Load on repurchase/switch out of units.

FII(s) : Foreign Institutional Investor(s), registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulation, 1995.

FPI: Foreign Portfolio Investor (FPI) means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2014.

Financial Year : A Financial Year shall be full English Calendar months viz. 12 months commencing from 1st April and ending on 31st March.

Fund/Mutual Fund : Principal Mutual Fund, a trust set up under the provisions of the Indian Trust Act, 1882 and registered with SEBI bearing Registration No. MF/019/94/0 dated December 13, 1994.

Fixed Income Securities/Fixed Rate Debt Instruments: Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated Special Purpose Vehicles (SPVs) and any other entities which may be recognised/permitted which yield at fixed or variable rate by way of interest, premium, discount or a combination of any of them.

Gilts/Government Securities : As defined under Section 2(b) of the Securities Contract (Regulation) Act, 1956, Government Security means a security created and issued, whether before or after the commencement of the Act, by the Central Government and/or a State Government and having one of the forms specified in clause (2) of Section 2 of the Public Debt Act, 1944 (18 of 1944) including any amendments thereto or any replacement or re-enactment thereof/clarification and guidelines in the form of notes or circulars etc. issued from time to time; Treasury Bills, such other instruments as may be declared by Government of India and/or SEBI and/or RBI and/or any other regulatory authority to be securities; and rights or interest in the securities.

GOI: Government of India.

Group: As defined in clause (ef) of section 2 of the Monopolies and Restrictive Trade Practices Act, 1969 (54 of 1969).

Investment Management Agreement/IMA: Investment Management Agreement dated 25/11/94 as amended from time to time, between the Trustee and AMC.

ISC / Investor Service Centre: Offices of AMC and such other centres / offices as may be designated by the AMC from time to time as its Investor Service Centre. It shall also include the Official Points of Acceptance as mentioned on the last/back cover page of this SID.

Load: A sum of money deducted from the value received or paid to the unitholder towards Sale/Repurchase of units.

Money Market Instruments: It includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;

MFU : MF Utilities India Private Limited

NAV : Net Asset Value of the units of the Scheme (and Options therein) calculated in the manner provided in this Scheme Information Document by dividing the net assets by the number of outstanding units (on any valuation day) or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed upto four decimal places.

Net Assets : Net Assets of the Scheme at any time shall be the total value of the Schemes' assets, less its liabilities taking into consideration the accruals and the provision.

NFO: New Fund Offer.

Non Resident/NRI : Non resident is any person who is not a resident in India.

NSE: National Stock Exchange of India Limited

Official Points of Acceptance/Transactions (OPA): Offices as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on an ongoing basis.

OCB /Overseas Corporate Bodies : Overseas Corporate Bodies, partnership firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by non-resident individuals of Indian nationality or origin, as also an overseas trust in which at least 60% of the beneficial interest is irrevocably held by such persons.

Overseas Mutual Fund/s : Shall without limitation mean & include Mutual Funds or Collective Investment Vehicles like Undertaking for Collective Investments in Transferable Securities (UCITS) or any such collective investment vehicle constituted under relevant overseas Regulations/Statute.

Person of Indian Origin : A person (not being a citizen of Pakistan or Bangladesh or Sri Lanka) shall be deemed to be of Indian origin, if

- i) He (She), at any time, held an Indian Passport;
- ii) He (She) or either of his (her) parents or any of his (her) grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955);
- iii) The person is the spouse of an Indian citizen or of a person of Indian origin (not being a citizen of Pakistan or Bangladesh or Sri Lanka).

Permissible Investments or Investments : Collective or group investments made on account of the unitholders of the Scheme in Securities and other assets in accordance with the SEBI/RBI Regulations and amendments thereto.

PGIOGSCF: Principal Global Investors Funds – Origin Global Smaller Companies Fund- a fund managed by Principal Global Investors, LLC (“PGI”), an advisor appointed by Principal Global Investors – (Ireland) Ltd., the Manager of the Unit Trust, to manage all of the assets in the Funds, who in turn has appointed Origin Asset Management, as a sub-advisor which is boutique asset management firm under the PGI.

Portfolio: Portfolio at any time shall include all Permissible Investments and Cash.

POS: Point of Service

RBI : Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.

Registrars/Registrar and Transfer Agent : Registrar for the time being of the Mutual Fund which, at present, is KFin Technologies Private Limited., or such agency appointed by the AMC.

Regulations : Regulations imply SEBI Regulations and the relevant rules and provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations 1996; Public Debt Act, 1944; The Income Tax Act, 1961; Wealth Tax Act, 1957; the Foreign Exchange Management Act, 1999, the Indian Trusts Act, 1882 as amended from time to time and shall also include any Circulars, Press releases or Notifications that may be issued by SEBI or the Government of India or the Reserve Bank of India.

Repo/Reverse Repo : Sale/Purchase of Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell them at a later date.

Repurchase/Redemption : The act of buying back units of Principal Global Opportunities Fund from unit holders on an ongoing basis subsequent to the re-opening of the Scheme for sale/repurchase.

Resident : A resident means any person resident in India under the Foreign Exchange Management Act, and under the Income Tax Act, 1961 including amendments thereto from time to time.

SAI : Statement of Additional Information of Principal Mutual Fund

Sale/ Subscription : The act of offering for sale the units of this scheme to the unit holders on an ongoing basis.

Scheme : Would mean Principal Global Opportunities Fund and Options there under offered by Principal Mutual Fund.

Scheme Information Document/ (SID) : This document issued by Principal Mutual Fund, inviting to subscribe to the units of Principal Global Opportunities Fund.

SEBI : Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992, as amended from time to time.

SEBI Regulations/Mutual Fund Regulations: The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, or such other Regulation in force from time to time including any amendment thereto or any replacement or re-enactment thereof/clarification and guidelines in the form of notes or circulars etc. issued from time to time for regulating Mutual Funds in India, by SEBI.

Securities : As defined under Section 2(h) of the Securities Contracts (Regulations) Act, 1956 of India and includes but without limitation shares, scrips, stocks etc., Debt instruments like notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives etc or other transferable securities of a like nature in or of any incorporated company or other body corporate, Gilts/Government securities, Mutual Fund units, Money Market Instruments like Call Deposit, Commercial Paper, Treasury Bills etc. such other instruments as may be declared by GOI and/or SEBI and/or RBI and/or any other regulatory authority to be securities; and rights or interest in securities, mortgage/Asset backed securities, securitized receivable auto loans, etc.

Securities Consolidated Account Statement ('SCAS') is a statement sent by the Statement ('SCAS') Depository that shall contain details relating to all the transaction(s) viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal advantage plan, systematic transfer plan, bonus transactions, etc. carried out by the Beneficial Owner(s) (including transaction charges paid to the distributor) across all schemes of all mutual funds and transactions in securities held in dematerialized form across demat accounts, during the month and holdings at the end of the month.

Sponsor : Principal Financial Services Inc., USA acting through its wholly owned subsidiaries Principal Financial Group (Mauritius) Limited and Principal International India Ltd

Switch : Transfer of units of one Scheme of Principal Mutual Fund to another Scheme of Principal Mutual Fund. Valid applications for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases and the cut-off timings shall be applicable, accordingly.

Systematic Investment Plan (SIP): A plan enabling the investors to systematically save and invest in the Scheme on monthly/quarterly (such other defined periodicity) basis by submitting post dated cheques / payment instructions.

Systematic Transfer/Switch Plan (STP): A Plan enabling the investors to transfer sums on a daily, weekly, monthly, quarterly, semi-annually or annual basis from the Schemes to the other Schemes of the Mutual Fund existing or launched in future from time to time, by giving a simple instruction.

Regular Withdrawal Plan (RWP): A Plan enabling the investors to withdraw amounts from the Scheme on a monthly, quarterly, semi-annually or annual basis by giving a simple instruction.

Tax Act: Income Tax Act, 1961 and Wealth Tax Act 1957 or such other legislation in force from time to time including any amendment thereto or any replacement or re-enactment thereof/rules, regulations any clarification and guidelines issued from time to time by the GOI.

Total Assets : Total Assets of the Scheme at any time shall be the total value of the Scheme's assets, taking into consideration the accruals.

TREPS - Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.

Trust Deed : The Trust Deed of the Mutual Fund dated November 25,1994 made by and between the Sponsor and the Trustee as amended from time to time or any replacement or substitution thereof.

Trustee : Principal Trustee Company Private Limited incorporated under the Companies Act, 1956.

Unitholder : A unitholder means an individual/non individual holding units in the Scheme.

Units of Funds/Units of Mutual Fund Scheme(s): Units of Mutual Fund Schemes offered by Principal Mutual Fund and/or other Mutual Fund(s) registered in India or registered overseas.

Units : Undivided Share of a unitholder in the assets of the Scheme (and of the option(s),if any) as evidenced by any letter/advice or any other statement/ certificate/instrument.

Year: A year shall be full English Calendar Months viz. 12 months.

Interpretation

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this Scheme Information Document include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.

In this Scheme Information Document, all references to "dollars" or "\$" refers to United States dollars, and "Rs" refers to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

DUE DILIGENCE CERTIFICATE

It is confirmed that:

(i) this Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

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

Sd/-

Richa Parasrampur
Head - Compliance

Date: September 29, 2020

SECTION III. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the Scheme is to provide long term capital appreciation by predominantly investing in overseas mutual fund schemes, and a certain portion of its corpus in Money Market Securities and/or units of Money Market / Liquid Schemes of Principal Mutual Fund.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Type of Instrument	Normal Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Units of *overseas mutual fund scheme(s).	95	100	High
Money market securities and/or units of money market/liquid & debt schemes of Principal Mutual Fund.	0	5	Low to Medium

*Currently Principal Global Investors - Origin Global Smaller Companies Fund- a fund advised by Principal Global Investors - (Ireland) Ltd. and sub-advised by Origin Asset Management, which is boutique asset management firm under the PGI, has been identified as the portfolio for the purpose. Trustees, at their discretion, may decide to shift full or part of the investments to any other overseas mutual fund scheme(s).

There is no assurance that the objective of the Scheme may be achieved. Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions may vary substantially depending upon the perception of the AMC; the intention being at all times to seek to protect the NAV of the Scheme and interests of the Unit-holders. Such changes in the investment pattern will be for short term and for defensive considerations only.

Any change in the investment composition of the Scheme and amounting to a change in the fundamental attributes of the Scheme will be in accordance with Sub Regulation 15A of Regulation 18 of SEBI Regulations.

However, the AMC may from time to time, for a short term, alter the asset composition for defensive consideration and may also invest in inter-bank call/notice money market (as and when permitted under the regulations), repos, bank deposits and/ or other securities in accordance with provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time, the primary motive being to protect the Net Asset Value of the Scheme and protect unitholders interest so also to earn reasonable returns on liquid assets maintained for redemption of units.

INVESTMENT PROCESS

There is separate team for investment in fixed income instruments & equities. The team works under the supervision of Chief Investment Officer (CIO). CIO is overall in charge for the Fund's investment.

The Investment Manager will carry out the daily investment activities within the framework of SEBI guidelines in accordance with the investment objective as per the Scheme Information Document. The Board of AMC and

Trustee reviews the performance of the Scheme in comparison to corresponding schemes of other mutual funds with similar investment objective and asset profile generally. The performance of the Scheme will be compared with benchmark.

Review by Board of AMC and Trustees

A detailed review of the schemes of the Fund including their performance vis-à-vis benchmark index, assets size, rankings/ratings received, if any is placed before the Board of Directors of AMC and to the Trustee on a quarterly basis.

D. WHERE WILL THE SCHEME INVEST?

Subject to SEBI Regulations and guidelines issued by SEBI on overseas investments, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

- In overseas mutual fund schemes (predominantly), currently Principal Global Investors - Origin Global Smaller Companies Fund- a fund that is managed by Principal Global Investors - (Ireland) Ltd and is and sub-advised by Origin Asset Management which is boutique asset management firm under the PGI, has been identified as the overseas mutual fund portfolio for the purpose. However, Trustees at their discretion may decide to shift full or part of the investments to any other mutual fund scheme(s).
- Money Market Securities and/or units of Money Market / Liquid & Debt Schemes of Principal Mutual Fund, in order to meet liquidity requirement from time to time.
- However, due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term defensive considerations, and the intention being at all times to protect the interests of the Unit Holder.

Such other Securities as may be permitted / prescribed by SEBI/RBI from time to time.

Depository

Securities of the Scheme will be held in dematerialised form and accordingly the rules of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996, would apply. The service charges payable to the Depository Participant will form a part of the annual recurring expenses.

E. WHAT ARE THE INVESTMENT STRATEGIES

Risk Control Measures:-

The Scheme will be predominantly investing in overseas mutual fund schemes. Currently Principal Global Investors - Origin Global Smaller Companies Fund – a fund advised by Principal Global Investors - (Ireland) Limited and is sub-advised by Origin Asset Management which is a boutique asset management firm under the PGI, has been identified as the overseas mutual fund portfolio for the purpose. Trustees, at their discretion, may decide to shift full or part of the investments to any other overseas mutual fund scheme(s).

The Scheme may also invest, at the discretion of the Investment Manager, in the units of other overseas mutual fund schemes, which may constitute a significant part of its corpus, and a certain portion of its corpus in Money Market Securities and/or units of Money Market / Liquid & Debt Schemes of Principal Mutual Fund, in order to meet liquidity requirement from time to time.

However, there is no assurance that the investment objective of the scheme will be retained.

As per the investment strategy of PGIOSCF, the Fund will invest in transferable equity and equity- related securities of a diversified range of companies throughout the globe, normally with a maximum market capitalisation on purchase of up to US\$5 billion. These securities will primarily be common stocks and other securities with equity characteristics, including but not limited to preferred stocks, warrants (only held where an existing holding is subject to an issuance of warrants and, in aggregate , normally not more than 5% of the Fund's Net Asset Value)

and rights (which are issued by a company to allow holders to subscribe for additional securities issued by that company), as well as depository receipts (such as ADRs and GDRs) for such securities, all of which are traded on securities exchanges or regulated markets listed in Appendix E to the Prospectus. On occasion, in markets where local restrictions exist which hinder direct ownership of equities, the Sub-Investment Adviser on behalf of the fund may access these equities indirectly through purchasing participation notes. Any exposure to China shall be through Hong Kong-listed “H” shares and other available depository receipts. The Fund will not seek to be leveraged in any way through the use of any of the above instruments.

A proportion of the net assets of the Fund (subject to a maximum of 10% of its Net Asset Value) may be invested in UCITS eligible collective investment schemes, including exchange traded funds, the constituents of which may comprise the instruments and markets described above and therefore is an alternative means through which the Fund may gain exposure to these types of instruments and markets.

Subject to complying with the investment restrictions of the Fund, the Fund may hold ancillary liquid assets such as bank deposits.

The Fund will not be leveraged in excess of 100% of its Net Asset Value.

Portfolio Turnover Rate

The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during a particular year/period divided by the Average Asset under Management (average of Assets under Management on last day of month) for the relevant year/period.

"Portfolio Turnover" is the term used by any Mutual Fund for measuring the amount of trading that occurs in a Scheme's portfolio during the year. The Scheme is An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund. It is expected that there may be a number of subscriptions and repurchases on a daily basis. Moreover, portfolio turnover in the Scheme will be a function of market opportunities. The economic environment changes on a continuous basis and exposes portfolio to systematic as well as non-systematic risk. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. However, a high turnover would significantly affect the brokerage and transaction costs. This will exclude the turnover caused on account of:

- Investing the initial subscription,
- Subscriptions and redemption undertaken by the unit holders.

The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived therefrom. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrips/securities held in the portfolio rather than an indication of a change in AMC's view on a scrip, etc.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme

An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund.

(ii) Investment Objective

- Main Objective - Please refer the section “**What is the Investment Objective of the Scheme?**”
- Investment pattern - Please refer the Section on “**How will the Scheme(s) allocate its assets?**”

(iii) Terms of Issue

- Liquidity provisions such as repurchase, redemption : Please refer the Section on ‘**Ongoing offer Details**’

- Aggregate fees and expenses charged to the scheme: Please refer the section ‘Fees and Expenses’
- Any safety net or guarantee provided: **Not Applicable**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and Option there under or the trust or fee and expenses payable or any other change which would modify the Scheme and the Option there under and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Scheme would benchmark the performance to MSCI All Country World Small Cap Index. Since scheme invests overseas the performance of the scheme is benchmarked to MSCI All Country World Small Cap Index.

The Fund reserves the right to change the said benchmark and/or adopt one/ more other benchmarks to compare the performance of the Scheme, subject to SEBI Regulations.

H. WHO MANAGES THE SCHEME?

Fund Manager and managing the current fund from	Scheme Name	Age and Qualification	Brief Experience	Name of Schemes under his management.
Mr. Rajat Jain- March 2004 He has been managing the fund for 16 and 5 months years	Principal Global Opportunities Fund	57 years B.E. (Mech), PGDM	Mr. Jain is Chief Investment Officer at AMC. In his current role he oversees investments of Principal Mutual Fund and the overall portfolio strategy. He has over 31 years of experience in Investment Management at Mutual Funds out which last 14 years being associated with Principal Mutual Fund. In his previous assignment he was associated with SBI Mutual Fund as the Chief Investment Officer.	a)Principal Global opportunities Fund b) Principal Nifty 100 Equal Weight Fund c)Principal Arbitrage Fund

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Following Investment limitations/restrictions are specific to this Scheme:-

- In accordance with RBI Circular A.P. (DIR) Series Circular No. 3 dated July 26, 2006 read with SEBI Circular dated September 26, 2007, the Fund is permitted to invest only up to US\$ 300 million in identified overseas securities. The AMC reserves the right to increase or decrease the Eligible Investment Amount and accordingly the Maximum Subscription Limit available with the Fund based on the overall limits that may be prescribed by SEBI/RBI from time to time.

- The Scheme shall not invest more than 30% of its net assets in money market instruments of an issuer. Provided that such limit shall not be applicable for investments in Government securities, treasury bills and Tri Party Repo Dealing System (TREPS)
- The Scheme shall not invest in any Fund of Funds Schemes.
- The scheme being a Fund of Funds scheme will not invest in assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions.
- SEBI's restriction on the investments in mutual fund units upto 5% of net assets and prohibition on charging of fees, shall not be applicable to the Schemes' investments in the Underlying Schemes.
- Pending deployment of Funds of the scheme in securities in terms of investment objective of the scheme, the Scheme may invest the Funds of the scheme in short term deposits of scheduled commercial banks, subject to the following:
 - The scheme shall not park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
 - The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - No funds of the scheme may be parked in short term deposit of a bank which has invested in that scheme.
 - Short Term for such parking of fund by Mutual Fund shall be treated as a period not exceeding 91 days.
 - No investment and advisory fees shall be charged for parking of funds in short term deposits of scheduled commercial banks.
- The scheme shall not make any investment in:
 - any unlisted security of an associate or group company of the sponsor; or
 - any security issued by way of private placement by an associate or group company of the sponsor; or
 - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets
- Transfers of investments from one scheme to another scheme of Principal Mutual Fund shall be allowed only if:
 - i. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 - ii. Such transfer shall be carried out at the price obtained from valuation agencies in accordance with the guidelines provided in the SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019.
 - iii. If prices are not received from any valuation agencies within the turn-around-time, such transfers shall be done at the prevailing market price for quoted instruments on spot basis.
[Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions.]
- The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities.
- The Scheme shall get the securities purchased or transferred in the name of the Scheme on account of the concerned scheme, wherever investments are intended to be of long-term nature.

These investment limitations/parameters (as expressed/linked to the net asset/ NAV/capital) shall in the ordinary course apply as of the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciation or depreciation in value, or by reason of the receipt

of any rights, bonuses or benefits in the nature of capital, or of any scheme of arrangement, or for amalgamation, reconstruction or exchange, or at any repayment or repurchase or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, the AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the unitholders.

In addition, certain investment parameters (like limits on exposure to sectors, industries, issuers, etc.) may be adopted internally by the AMC, as amended from time to time, to ensure appropriate diversification/security for the Fund. The AMC may alter these above stated limitations from time to time, and also to the extent the SEBI Regulations change, so as to permit the Fund to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such all investments of the Fund will be made in accordance with SEBI Regulations including Schedule VII thereof.

J. HOW HAS THE SCHEME PERFORMED?

Performance of the Scheme (As on August 31, 2020)

Period	Appreciation		Financial year wise performance
	NAV^ (%)	MSCI All Country World Small Cap Index (%)	
Regular Plan			
Last 1 Year	13.41	10.81	
Last 3 years	6.20	9.21	
Last 5 Years	9.39	9.87	
Since Inception*	7.45	11.90	
Direct Plan			
Last 1 Year	13.80	10.81	
Last 3 Year	6.62	9.21	
Last 5 Years	9.85	9.87	
Since Inception*	5.75	11.97	

***Inception Date:** Regular Plan – March 29, 2004 Direct Plan – January 2, 2013

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

^Growth Option.

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

PORTFOLIO - Top 10 Holdings (As on August 31, 2020)

Issuer Name	% to NAV
Principal Mutual Fund (Mutual Fund Units)	99.98
Reserve Bank of India (T-Bills)	0.05

SECTOR ALLOCATION - Top 10 (As on August 31, 2020)

Sector Allocation	% to NAV
MUTUAL FUND	99.98
TREASURY BILLS	0.05

Website link for Monthly Portfolio Holding - www.principalindia.com

K. INVESTMENT BY AMC

The AMC, investment companies managed by the Sponsor, its affiliates, its associate companies and subsidiaries may invest either directly or indirectly in the Scheme. The money managed by these affiliates, associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Scheme. Accordingly, repurchase of units held by such affiliates/associates and Sponsor may have an adverse impact on the units of the Scheme, because the timing of such repurchase may impact the ability of other unitholders to repurchase their units. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and in accordance with SEBI Circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 and SEBI/IMB/CIR No. 1/42529/05 dated June 14, 2005 regarding minimum number of investors in the Scheme/Plan. The AMC shall not charge any fees on investment by the AMC in the units of the Scheme.

The Aggregate Investment in the scheme under the following categories as on August 31, 2020:

Sr. No.	Categories	Aggregate Investment in the scheme (in Rs.)
1.	AMC's Board of Directors	NIL
2.	Fund Manager of the Scheme	97,004.10
3.	Key Personnel of AMC	NIL

L. PRODUCT DIFFERENTIATION:

The scheme is an open ended fund of funds scheme predominantly investing in units of overseas mutual fund schemes. Presently the scheme is invested in units of Principal Global Investors Fund - Origin Global Smaller Companies Fund, however the Trustees, at their discretion, may decide to shift full or part of the investments to any other overseas mutual fund scheme(s). Performance of the scheme is benchmarked with MSCI All Country World Small Cap Index. The scheme helps to diversify the basket of our offerings to the investors by giving an opportunity of investment in overseas securities. Presently this is the only Fund of Funds offered by Principal Mutual Fund investing in overseas securities.

SECTION IV: UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

A. NFO Details

This section does not apply to the scheme, as the ongoing offer of the scheme has commenced after the NFO, and the units are available for continuous subscription and redemption.

B. Ongoing Offer Details

<p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the New Fund Offer (NFO) period</p>	<p>The date of inception of the following Plans under the Scheme is –</p> <table border="1" data-bbox="539 555 1469 629"> <tr> <td>Regular Plan</td> <td>March 29, 2004</td> </tr> <tr> <td>Direct Plan</td> <td>January 02, 2013</td> </tr> </table> <p>The Scheme being open ended, Investors can subscribe to the units on an ongoing basis. To provide liquidity to the investors, the Scheme will offer Redemption / Switch-out of Units at NAV based prices on every Business Day on an ongoing basis subject to applicable exit load.</p>	Regular Plan	March 29, 2004	Direct Plan	January 02, 2013
Regular Plan	March 29, 2004				
Direct Plan	January 02, 2013				
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.</p>	<p>At applicable NAV.</p>				
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs.</p>	<p>At the applicable NAV, subject to prevailing exit load.</p> <p>Methodology of calculating the repurchase price: Repurchase or redemption price is the price or NAV at which the investor redeems his investments after deducting the exit load applicable at the time of investment. Repurchase Price will be calculated using the following formula: Repurchase Price = Applicable NAV*(1 – Exit Load, if any). Example for calculation of Repurchase Price If the Applicable NAV is Rs. 11.25 and a 1.00% exit load is charged, the repurchase price will be calculated as follows: Repurchase Price = Rs. 11.25 x (1-1.00%) = Rs. 11.25 – Rs. 0.1125 = Rs. 11.1375 per unit</p>				
<p>Plans / Option offered</p>	<p>The Scheme has two Plans i.e. Regular Plan & Direct Plan. Both the Plans, offer two Options viz. Dividend and Growth Option. Further, Dividend option will have the facility of Payout, Reinvestment and Sweep. Both (Regular and Direct Plan) have a common portfolio.</p> <p>Regular Plan: Investors opting to invest through a Distributor shall be allotted units under the Regular Plan. Kindly ensure that a Distributor code is provided in the relevant space on the application form. In the absence of the Distributor Code, the application will be processed under the Direct Plan, by default.</p> <p>Direct Plan: “Direct Plan” is only for investors who purchase /subscribe Units in a Scheme directly with the Fund. This plan is not available for investors who wish to purchase/ subscribe units through a Distributor. All categories of investors (whether existing or new Unitholders) as permitted under the Scheme</p>				

Information Document of the Scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through Distributors].

Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form. Further, Investors should also indicate "Direct" in the ARN column of the application form.

Dividend Option

Under Dividend Option, dividend will be declared subject to availability of distributable surplus. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.

Further, the Dividend Option will have the facility of Reinvestment, Payout and Sweep. Applicants should indicate the Option/Facility for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the Application Form. Applicants can allocate the investment in both the Plan /Options subject to a minimum investment amount of the Scheme.

The Trustee reserves the right to introduce new dividend distribution options and/or alter the dividend payout intervals, frequency etc.

Dividend Payout Facility

Under this Facility, the unitholders would receive payout of their dividend

Dividend Reinvestment Facility

Under this Facility, dividend declared will be reinvested in the Scheme/Option itself, at applicable NAV based prices.

Dividend Sweep Facility

Under this facility, the unitholders may reinvest their dividend in any other open ended scheme of the Fund at the applicable NAV based prices, subject to the minimum investment and eligibility requirements of the scheme in which the dividend is being invested. The appropriate number of units shall be credited to unitholders account at the applicable NAV on the same date when the NAV is ex dividend.

Growth Option

Under this option, the Mutual Fund will not declare any dividend. The income earned by the Schemes will remain invested in the Schemes concerned and will be reflected in the NAV. This Option is suitable for investors who are not looking for current income but who have invested only with the intention of capital appreciation-

Refer table below for understanding the result for various plans selected by the investor for applications –

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

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

As mentioned above Investors should indicate the Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without indicating any choice of Dividend Payout Facility, Dividend Reinvestment Facility or Dividend Sweep Facility, it will be considered as option for Dividend Payout Option and processed accordingly.

The unitholder is subsequently free to switch the units from the default Plan to any other eligible option/s, facilities in the same Scheme, at the applicable NAV.

Allotment

The allotment will be made where applications received are complete in all respects. However, an offer to purchase units is not binding on, and may be rejected by AMC, until it has been confirmed through an Account/Transaction Statement and payment has been received.

The Fund reserves the right to reject the application in whole or in part.

Refunds

Refund of subscription money to investors whose application is invalid for any reason whatsoever, or whose application has not been accepted in full will be made without incurring any liability whatsoever for interest or other sum.

Who can Invest

This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.

The following persons (subject wherever relevant to, purchase of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for purchase of units under the Scheme:

- i) Resident Indian Nationals who are:
- Adult individuals as sole holder,
 - Adult individuals not exceeding three jointly or on an either/anyone or survivor basis.
 - Parents/Lawful guardians on behalf of Minor.
 - Partnership Firms
 - Hindu Undivided Families(HUF), through their Karta
 - Institutions, Companies, Bodies Corporate, Public Sector Undertakings
 - Banks (including Co-operative Banks and Regional Rural Banks), Funds, Financial and Investment Institutions and Societies registered under the Societies Registration Act 1860, or Co-operative Societies,

subject to their byelaws permitting them to invest in the units of the mutual fund

- Religious and Charitable Trusts, drafts or endowments and Private Trusts, under the provisions of Section 11(5) of Income tax Act, 1961 read with Rule 17(C) of Income tax Rules 1962 registered under the Societies Registration Act/Indian Trusts Act, Trustees of Private Trusts authorized to invest in mutual fund schemes under their trust deeds
- Scientific and Industrial Research Organizations
- Association of Persons/Body of Individuals, whether incorporated or not
- Army/Air Force/Navy, other paramilitary units and bodies created by such institutions besides other eligible institutions
- Mutual Funds registered with SEBI

ii) Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India.

iii) Overseas Financial Organizations which have entered into an arrangement for investment in India, inter-alia with a Mutual Fund registered with SEBI and which arrangement is approved by the Central Government.

iv) Non-Resident Indians (NRIs)/ Foreign Institutional Investors (FIIs) and Persons of Indian origin residing abroad (except United States Persons within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as defined under Foreign Account Tax Compliance Act (FATCA) or as defined under any other extant laws of the United States of America or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time and Persons resident of Canada), on a full repatriation basis or non-repatriation basis. Presently OCBs cannot invest in domestic mutual funds pursuant to RBI A.P.(DIR Series) Circular No.14 dated September 16, 2003.v) Such other individuals/institutions/body corporate, etc. as may be decided by the Fund from time to time, so long as wherever applicable they are in conformity with regulations.

vi) Other Schemes of Principal Mutual Fund subject to the conditions and limits prescribed by applicable SEBI Regulations.

vii) The Trustees/Trust, AMC or Sponsor or its affiliates, its associate companies and subsidiaries may also subscribe to the units under this Fund.

viii) Provident/Pension/Gratuity/Superannuation and such other retirement and employee benefit and other similar Funds.

The Trustees may accept an application from an unincorporated body of persons/trusts. The Trustees may from time to time add and review the persons eligible for making application for purchase of units under the Scheme.

The Scheme has not been and will not be registered in any country outside India. To ensure compliance with any domestic / international Laws, Acts, Enactment, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from/ of the unitholders (which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc.). Each unitholder must provide such information asked for and also represent and warrant to the Trustees/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustees will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person who fails to provide the information called for or in breach of the law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations. The AMC/Trustees may

compulsorily redeem any Units held directly or beneficially by any person who fails to provide the information called for or found to be held in contravention of these requirements / prohibitions. In view of the individual nature of investment portfolio and its consequence, each unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her state/country of incorporation, establishment, citizenship, residence or domicile.

Kindly note that neither the Statement of Additional Information; nor this Scheme Information Document, nor the Application for the Units, nor the Units ("these Documents") has been registered in any jurisdiction. The distribution of these Documents in certain jurisdictions may be prohibited or restricted or subject to registration requirements and accordingly, persons who come into possession of any of these Documents are required to inform themselves about and to observe, any such restrictions. No person receiving a copy of any of these Documents in such jurisdiction may act or treat these Document or any part/portion thereof as constituting an invitation to him to subscribe for Units, nor should he in any event use any such Documents, unless in the relevant jurisdiction such an invitation could lawfully be made to him and such Documents could lawfully be used without compliance with any registration or other legal requirements. Accordingly, none of these Documents (including or any part/portion thereof) constitute an offer or solicitation by any one in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to any one to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of any of these Documents and any persons wishing to apply for Units pursuant to these Documents to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction.

***Foreign Account Tax Compliance Act ('FATCA') and Common Reporting Standards (CRS) requirements:**

The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. On similar lines the Organization of economic Development (OECD) along with G-20 countries has released a 'Standard for Automatic exchange of Financial Account Information in Tax Matters' commonly known as Common reporting Standard ('CRS'). India is signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS. Under FATCA/CRS provisions, Financial Institutions are obligated to obtain information about the financial accounts maintained by investors and report to the local Government/ notified tax authorities. In accordance with FATCA and CRS provisions, the AMC / Mutual Fund is required to undertake due diligence process and identify foreign reportable accounts and collect such information / documentary evidences of the FATCA/CRS status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings/ investment returns to US Internal revenue Service (IRS)/any other foreign government or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS/ any other foreign government pursuant to the new reporting regime under FATCA/CRS.

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. In case of folios with joint holders, the

entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in IGA/MCAA and circulars issued by SeBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors/Unitholder(s) and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA/CRS requirements with respect to their own situation.

The AMC/Mutual Fund reserves the right to reject any application/freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the AMC/Mutual Fund.

Central Know Your Customers (CKYC)

In line with AMFI Best Practices Guidelines Circular No.68/2016-17 dated December 22, 2016 on Uniform implementation of CKYC by Mutual Fund/AMCs, while onboarding a new individual investor, for those investors whose KYC is not registered or verified in the KRA system, the AMC shall use new CKYC Form to conduct and register the KYC of the investor.

In case the investor uses the old KRA KYC form, the investor is required to provide the additional information using a 'Supplementary CKYC Form' or to fill the new 'CKYC Form'

In case the new investors have completed CKYC and quote KYC Identification Number (KIN) in their application forms, AMC shall use the KIN provided by the customer to download KYC information from CKYCR system and update the records. AMC is also required to check that in case the investor has not updated the PAN details in the CKYC system, self-certified copy of the PAN card is required to be obtained and uploaded in the CKYC system. Accordingly, investors may be requested to provide the same.

The new CKYC forms have been uploaded on the AMC Website- <http://principalindia.com>

For further details, please refer the SAI.

Where can you submit the filled up applications.

The applications filled up and duly signed by the applicants should be submitted at offices nearest to you of AMC or KFin Technologies Private Limited ('KFin') – Registrar and Transfer Agent, which have been identified as Investor Service Centres (ISCs) / Official Points of Acceptance and whose names and addresses are mentioned on the last / back cover page of this SID. Existing Investors can also subscribe and redeem units from the official website of AMC i.e. www.principalindia.com

Please refer the last / back cover page of this Scheme Information Document for name, address, contact no. and website address of the R&T.

Investors can also subscribe to the Units of Regular Plan under the Scheme (Except Sweep facility of Dividend Option under Regular Plan) through MFSS facility of NSE and BSEStAR MF Platform facility of BSE. Please refer to section "**Trading in units through Stock Exchange Mechanism**" under Section B '**Ongoing Offer Details**', for detailed provisions.

Investors can also subscribe to the Units through the Online Transaction Portal

	of MF Utility at www.mfuonline.com and through the POS of MFU. The list of POS of MFU is published on the website of MFU at www.mfuindia.com as updated from time to time.
How to Apply	Please refer to the SAI and Application form for the instructions.
Listing	Being an open ended scheme, the units of the Scheme will not be listed.
Cut off timing for subscription / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	<p><i>Cut Off Time For Subscriptions / Switch-in :</i> In respect of valid applications received upto 12.30 p.m. by the fund along with a local cheque or a demand draft payable at par at the Official Point of Acceptance of Transactions where it is received, the closing NAV of the day on which the application has been received shall be applicable.</p> <p>In respect of valid applications received after 12.30 p.m by the Fund along with a local cheque or a demand draft payable at par at the Official Point of Acceptance where it is received, the closing NAV of the next business day shall be applicable</p> <p>Allotments in respect of purchase/switch- in, in the Scheme for an amount equal to or more than Rs.2 Lakhs will be done at the closing NAV (Net Asset Value) of that day on which both the funds are realized and applications (duly stamped) is received upto 12.30 p.m.</p> <p>Further, in case of multiple applications for purchases/switch-ins in any of the Scheme(irrespective of its Plan/Option) for an aggregate investment amount equal to or more than Rs.2 Lakh on the same business day, such application shall be consolidated at PAN level and all such applications will be subjected to the above referred rule applicable to an application received for Rs. 2 Lakh and above</p> <p>Cut off time as mentioned above shall be reckoned at the Official Points of Acceptance of transactions as disclosed in the SID and the website www.principalindia.com</p> <p><i>Cut Off Time For Redemptions / Switch-out :</i> In respect of valid applications received upto 12.30 p.m. at the Official Point of Acceptance, same day’s closing NAV shall be applicable.</p> <p>In respect of valid applications received after 12.30 p.m. at the Official Point of Acceptance, the closing NAV of the next business day shall be applicable.</p> <p>The above cut-off timings shall also be applicable to investments made through “Sweep” mode available in the Dividend Option.</p> <p>Cut off time as mentioned above shall be reckoned at the Official Points of Acceptance of Transaction as disclosed on the back cover page of the Scheme Information Document, Key Information Memorandum and also on the web-site, www.principalindia.com.</p>
Minimum amount for purchase/redemption/switches	Minimum application amount will be Rs.10,000/- and any amount thereafter under each Option. Subsequent investment amount shall be Rs. 1,000/- and any amount thereafter under each Plan /option

	<p>Systematic Investment Plan: Minimum Six installments of Rs. 2,000/- each. Systematic Transfer Plan: Minimum Six installments of Rs.1,000/- each. Regular Withdrawal Plan: Minimum Six installments of Rs.500/- each.</p> <p>Minimum Redemption / Sale Amount: Rs.1000/- or 100 units.</p>																																																								
<p>Minimum balance to be maintained and consequences of non maintenance</p>	<p>At present investor are not required to maintain minimum balance in their respective folios, however the AMC/Trustees reserves the right to change it at any future date by giving advance notice.</p>																																																								
<p>Cash Investments</p>	<p>Pursuant to SEBI Circular dated September 13, 2012 and May 22, 2014 it is permitted to accept cash transactions to the extent of Rs. 50,000/-, subject to compliance with Prevention of Money Laundering Act 2002 and rules framed there under and the SEBI circular(s) on Anti-Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investment done in a financial year across all schemes of Mutual Fund, subject to sufficient systems and procedure in place for such acceptance. However any form of re-payment either by way of redemption, dividend, etc. with respect to such cash investments shall be paid only through banking channel.</p> <p>The AMC is in the process of implementing adequate systems and controls to accept Cash Investments in the Scheme. Information in this regard will be provided to investors as and when the facility is made available.</p>																																																								
<p>Special Facilities for Investors / Unit holders</p>	<p>The Fund reserves the right to amend or terminate or introduce special facilities in the SID.</p> <p>The current special facilities offered are as follows:</p> <p>1. Systematic Investment Plan Systematic Investment Plan (SIP) is available for planned and regular investments. Under SIP, unit holders can benefit by investing specified rupee amounts periodically for a continuous period. This concept is called Rupee Cost Averaging. This program allows unit holders to save a fixed amount of rupees every month/quarterly by purchasing additional units of the Scheme.</p> <p>Example</p> <p>Let us take an example of a unit holder who invests Rs3000/- per month</p> <table border="1" data-bbox="539 1536 1241 2029"> <thead> <tr> <th>Month</th> <th>NAV</th> <th>Amount (Rs)</th> <th>Units</th> </tr> </thead> <tbody> <tr> <td>April 1</td> <td>10.50</td> <td>3000</td> <td>285.71</td> </tr> <tr> <td>May 1</td> <td>10.65</td> <td>3000</td> <td>281.69</td> </tr> <tr> <td>June 1</td> <td>10.05</td> <td>3000</td> <td>298.50</td> </tr> <tr> <td>July 1</td> <td>9.75</td> <td>3000</td> <td>307.69</td> </tr> <tr> <td>August 1</td> <td>9.60</td> <td>3000</td> <td>312.50</td> </tr> <tr> <td>September 1</td> <td>9.50</td> <td>3000</td> <td>315.79</td> </tr> <tr> <td>October 1</td> <td>9.25</td> <td>3000</td> <td>324.32</td> </tr> <tr> <td>November 1</td> <td>9.05</td> <td>3000</td> <td>331.49</td> </tr> <tr> <td>December 1</td> <td>8.90</td> <td>3000</td> <td>337.08</td> </tr> <tr> <td>January 1</td> <td>8.75</td> <td>3000</td> <td>342.86</td> </tr> <tr> <td>February 1</td> <td>8.50</td> <td>3000</td> <td>352.94</td> </tr> <tr> <td>March 1</td> <td>8.80</td> <td>3000</td> <td>340.91</td> </tr> <tr> <td>TOTAL</td> <td></td> <td>36000</td> <td>3831.48</td> </tr> </tbody> </table>	Month	NAV	Amount (Rs)	Units	April 1	10.50	3000	285.71	May 1	10.65	3000	281.69	June 1	10.05	3000	298.50	July 1	9.75	3000	307.69	August 1	9.60	3000	312.50	September 1	9.50	3000	315.79	October 1	9.25	3000	324.32	November 1	9.05	3000	331.49	December 1	8.90	3000	337.08	January 1	8.75	3000	342.86	February 1	8.50	3000	352.94	March 1	8.80	3000	340.91	TOTAL		36000	3831.48
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Note: The figures of NAV are hypothetical and are for illustrative purposes only.

At the end of one year the unitholder would have 3831.48 units, at an average per unit cost of Rs. 9.40.

Rupee Cost Averaging does not guarantee a profit nor protect against a loss. Rupee Cost Averaging can smooth out the market's ups and downs and reduce the risk of investing in volatile markets.

Features of the SIP

1. The investor can select 'any day of the month' for Systematic Investment Plan ("SIP"). However, in case the chosen date falls on a Non Business Day, the SIP will be processed on the immediate next Business Day. Where the SIP date is not available in a particular month, the same will be processed on the last day of that month. The first cheque and subsequent cheque should not fall in the same month in case of Monthly SIP and in the same quarter in case of Quarterly SIP. The cheques should be drawn in favour of respective Scheme(s) e.g. "XYZ Scheme Name A/c PAN" or "XYZ Scheme Name A/c First Investor Name" or "XYZ Scheme A/c. Folio Number"; and crossed "A/c Payee only". The default date will be considered as 10th of the month in case the installment date is not selected in the SIP form. The above option will be available under both Monthly and Quarterly frequency. SIP can be registered with minimum six instalments of INR 2000/- each.
2. Investors, who wish to opt for ECS (debit clearing) facility available with select banks, should ensure that there is a minimum time gap of 30 days between the first cheque for SIP enrolment and first installment of SIP through ECS or Direct Debit. Dishonoured cheque(s) may not be presented again for collection.
3. Unit holders need not submit a copy of cancelled cheque provided the SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installments will be debited.
4. Unit holders have the right to discontinue the SIP facility at any time by sending a written request to any of the designated Investor Service Centers (ISCs) of Principal Mutual Fund. Please also note that notice of such discontinuation should be received at least 18 working days prior to the due date of the next SIP installment.
5. SIP enrolment will be discontinued by AMC in case [a] the SIP installment is not honored consecutively for three SIP installments [b] if any installment of a SIP transaction gets rejected due to the bank account of the Investor being closed, the SIP would be suspended for subsequent SIP transactions and registration will be cancelled for SIP through Auto Debit / PDC/ Direct Debit / Standing Instruction (SI) [c] the Bank account [for ECS (Debit Clearing) and / or Direct Debit / Standing Instruction and / or PDCs for direct debit] is closed and the request for change in bank account / Bank Branch is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment[d] if the Bank account is frozen for further commercial transaction by the Bank. Further, in such cases the balance cheques, if any, will be returned to the unit holder.

6. Systematic Investment Plan (SIP) Top Up Facility:

SIP Top-Up' is a facility which will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP. The features, terms and conditions for availing the 'SIP Top-Up' facility shall be as follows:

- SIP Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-up Facility' at least 25 calendar days prior to the Top-Up start month.
- SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
- Minimum Top-Up amount would be Rs.500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP.
- In case the investor does not specify Top-Up amount, Rs.500/- will be considered as the Top-Up amount and the request will be processed accordingly.
- SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the SIP is registered up till 2099, and the end date of the Top-up facility is not mentioned; then the Top-up will continue till 2099. However, for investors availing SIP Top-Up facility, the maximum amount of SIP Installment including SIP Top-Up will be limited to Rs. 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 will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time.
- 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.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.

An Illustration: The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none">• Fixed SIP Installment amount: Rs.2,000/-• SIP Period: 01-April-2017 till 31-March-2020 (3 years)• SIP date: 1st of every month (36 installments)	<p>Example:</p> <ul style="list-style-type: none">•Top-Up Amount: Rs.1,000/-•Top-Up Frequency: Every 6 months

Based on above details, SIP Installments shall be as follows:

InstallmentNo(s).	SIP Installment (inRs.) (A)	Top-Up amount (in Rs.) (B)	Monthly SIP Installment amount after Top-up (in Rs.) (A+B)
1 to 6 months	5,000	Top up after months	5,000
7 to 12 months	5,000	1,000	6,000
13 to 18 months	6,000	1,000	7,000
19 to 24 months	7,000	1,000	8,000
25 to 30 months	8,000	1,000	9,000
31 to 36 months	9,000	1,000	10,000

7. SIP Pause Facility:

Investor has an option to 'temporarily suspend' the SIP deduction for a specified time limit and on expiry of the suspended period, the SIP can be re-commenced.

- Investors can pause their existing SIP without discontinuing it. SIP restarts automatically after the pause period is over. This facility can be availed only once during the tenure of the existing SIP. SIP can be paused for a minimum period of 1 month to a maximum period of 6 months.
- Notice of Pause should be submitted at least 25 calendar days prior to the subsequent SIP date.
- Pause SIP is applicable only for AMC initiated debit feeds i.e. ECS/NACH/Direct Debit, etc.
- SIP Pause facility will be available for monthly/ quarterly SIPs except for SIPs registered through Mutual Fund Utility (MFU) or MFSS system of NSE or any other platforms of these stock exchanges and Channel Partners or those who have standing instructions with Banks as the SIP are registered directly with them and not with the fund house.
- If the Pause period coincides with the Top up month, the topped up amount shall be debited in the next installment (after the completion of the pause period).
- AMC reserves the right to withdraw / modify any of the offerings as provided above.

Micro SIP:

Pursuant to SEBI's communication to AMFI vide its letter dated June 19, 2009; AMFI has issued guidelines for uniform implementation of the said SEBI letter. In accordance to the same, Systematic Investment Plans (SIP) up to R,000/- per year per investor ('Micro SIP') shall be exempt from requirement of PAN.

This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. Details on Micro SIP are available in Statement of Additional Information.

However, effective January 1, 2012, new Investors registering for Micro SIP have to mandatorily submit KYC acknowledgement letter.

Systematic Investment Plan (SIP) for Corporate Employees.

With a view to encourage employees of Corporate to invest their savings into the various Schemes of our Mutual Fund through payroll deductions, Principal Mutual Fund provides an investment facility to the employees of Corporate under the Employee Savings Plan (ESP).

This feature will be guided by the terms and conditions as laid down below:

1. Under this feature the employees can submit application vide the normal application and/or ESP Forms. The employee is required to fill the details in the normal application/ ESP form providing the details of amount and duration of such SIP installments and the details of such investment should also be provided to the Human Resources Department of such Corporate (HRD).
2. The employees should instruct the HRD to deduct the amount of Investment every month / quarter from their salary for such period as indicated by him / her. Such periodicity shall be monthly or quarterly.
3. The minimum amount and periodicity, to be contributed to open an account under this option is as per the minimum scheme requirements as prescribed under Systematic Investment Plan/additional subscription of the Scheme.
4. The periodic employee contribution should at least be equal to the minimum application amount of SIP . The employee has an option to select either 1st or 5th of every month for such investment.
5. The employee can seek redemption independently.
6. The applicable NAV for application received under such plan, will be as per the date and time (refer to section on cut off timing) on which the request / payment instrument and sheet detailing the list of Investment of such employees, is received from HRD of such Employees at the Official Points of Acceptance of AMC .

2. Systematic Transfer/Switch Plan

The unitholder may set up a Systematic Switching Plan on a daily, weekly, monthly, quarterly, semi-annual or annual basis to transfer a fixed number of units and /or amount in one scheme to another scheme or one plan/option to another.

Once the unitholder sets up a Systematic Switching Plan the plan would continue until:

- the unitholder instructs the Fund to stop periodic switching in writing; or
- the unitholder's account balance is zero.

The unitholder has an option to select 1st, 11th or 21st day of the month on which the Systematic Switch is to be made.

If the selected date is not a business day, the switch will take place on the next business day. All switches are subject to the minimum investment and eligibility requirements of the switch in scheme.

In case of daily and weekly frequency, STP will take place as under:

- (i) Daily – Each Business Day
- (ii) Weekly – Every Monday*

* Next Business Day if Monday is a non-business day

All switches are subject to the minimum investment and eligibility requirements of the switch in scheme

The amount subject to an exit load, if any, thus switched shall be converted into the respective scheme units at the applicable NAV, (on which date the payment/switch is scheduled), and such units will be subtracted from the unit balance of that unitholder. The minimum balance amount needed for the Systematic Switch Plan may be altered from time to time at the discretion of the AMC.

Unitholders may change the amount of systematic withdrawal/switch but not below the specified minimum amount of repurchase for a particular Scheme by giving 30 days written notice to the Registrars/AMC. The various triggers for activating a systematic withdrawal and/or switch facility can also be used for activating a normal repurchase and/or switch facility.

3. Regular Withdrawal Plan

A unitholder may avail of the Regular Withdrawal Plan and receive regular payments from the account. The unitholder has an option to select 1st, 11th or 21st day of the month on which the Systematic Withdrawal is to be made.

The unitholder may set up a Regular Withdrawal Plan on a monthly, quarterly or semi-annual or annual basis as follows:

- Redeem a fixed number of units
- Redeem a fixed amount

Once the unitholder sets up a Systematic Withdrawal Facility the plan would continue until:

- The unitholder instructs the Fund to stop periodic withdrawal in writing; or
- The unitholder's account balance is zero
- On expiry of the time/period specified by the unitholder

Withdrawal payments will be endeavoured to be sent within 3 Business Days after the repurchase date. The minimum balance amount needed for the Regular Withdrawal Plan may be altered from time to time at the discretion of the AMC.

Unitholders may change the amount of systematic withdrawal/switch but not below the specified minimum amount of repurchase for a particular Scheme by giving 30 days written notice to the Registrars/AMC. The various triggers for activating a systematic withdrawal and/or switch facility can also be used for activating a normal repurchase and/or switch facility.

4. Switch Facility

Investors can opt to switch between Regular Plan & Direct Plan and Options therein, at NAV based prices. Switching will also be allowed from any select open ended scheme(s) managed under the Fund into either scheme existing on the date of switch or during the NFO period of the new scheme(s) at NAV based prices.

In the case of NRIs, FIIs, etc. switching will be subject to necessary approval (if any) from the Reserve Bank of India and any other approval as applicable. Tax deduction at source, if any, will be effected at the appropriate rate in case of a switch and the balance amount would be utilized to exchange units to the other Scheme.

Switch from the Scheme into other existing schemes would be available on a continuous basis, subject to exit load, as may be applicable.

A request for switch may be specified either in terms of amount or in terms of the number of units of the scheme/plan/option from which the switch is sought. Such instructions may be provided in writing by completing the switch form or using the relevant tear off section of the Transaction Slip that may be enclosed with the Account Statement and lodging the same on any business day at any of the designated Official Points of Acceptance. The switch will be effected by redeeming units from the scheme in which the units are held and investing the net proceeds in the other Scheme, subject to the minimum balance applicable for the respective Scheme.

The price at which the units will be switched out of the scheme / into the scheme will be based on the applicable NAV of the relevant Scheme and after considering any exit loads. The Switch request will be subject to the minimum application amount and other terms and conditions of the scheme for which the Switch request has been made.

5. Triggers/ Alerts

Under this facility, the unit holders may opt for withdrawal and/or switch in the normal manner based on the value of investment either reaching upto or below or above/beyond a specified particular value; the capital appreciation/gains realization either equals to or becomes more/lower than a specified particular amount or percentage on happening of a particular event, on a particular date etc (subject to applicable lock in period, if any). Alerts act as a financial planning tool for information . The unit holder may subsequently continue in the scheme or otherwise withdraw/switch. For e.g. an account may be monitored and the unit holder either informed or account redeemed (no redemption will be permitted if under lock-in) as and when the balance reaches or crosses (rise or fall) a desired value or after a certain period of time etc. This helps the unit holders to minimise the loss and/or book timely profits. In case of triggers linked with events/dates, on realisation of gains (equal to/beyond/lower than), a specified amount / full amount / gains / appreciation etc. would be redeemed and paid either when the investment reaches upto and/or beyond (above or below) a particular value or after a particular period of time.

In case of triggers linked with gains/appreciation, at the option of the unit holder, either the amount equivalent to gains/appreciation would be redeemed or the full original investment amount would be redeemed and the gain/appreciation component paid to the unit holder/switched into other scheme/plan, and the original investment amount would be reinvested either in the same scheme/plan or any other scheme/plan.

ACTIVATION OF TRIGGER

Unit holders shall note that NAV of a scheme is determined on close of the business day taking into consideration closing prices of the securities on the primary stock exchange (*please refer to clause on "Valuation Policy" in the Statement of Additional Information & "Determination of Net Asset Value" in the SID*). Intra day prices are not considered for valuing the scheme's portfolio. Value of the unit holder's unit balance at the end of a relevant business day based on that day's NAV and closing value of a relevant index of a stock exchange would be used as a base for activating the triggers. However all redemptions/switches/reinvestments etc. linked to triggers will always be at the applicable NAV based prices of the day on which the event occurs.

Please also note that the trigger is an additional facility provided to the unit holders to save time on completing the redemption/switch formalities on happening of a particular predetermined event. Trigger is not an assurance on part of AMC/Fund to the investor that he/she will receive a particular amount of money/appreciation and/or a percentage on redemption or will get a particular amount of capital appreciation or will minimise the loss to investor to a particular amount or percentage. Trigger is an event on happening of which the Fund will automatically redeem and/or switch the units on behalf of the investors on the date of happening of the event. In actual parlance, a trigger will activate a transaction/alert when the event selected for has reached a value greater or less than the specified particular value (trigger point).

Unit holders can opt from any one of the following event under trigger option:

1. *When value of investment of the unit holder reaches or crosses a particular value/falls to or closes below a particular value*

Eg. Investment Value reaches or crosses Rs.11000/-

Trigger Activation

If investment value at NAV based price is less than Rs. 11,000/-, trigger will be activated when value of the units at NAV held by unit holders rises to Rs. 11000/- or more on close of any business day.

Eg. Investment Value falls to or closes below Rs. 11000/-

If investment value at NAV based price is more than Rs. 11,000/-, trigger will be activated when value of the units at NAV held by unit holders falls to Rs. 11000/- or below on close of any business day. All transactions linked with trigger will be on the basis of NAV of the business day on which value of units held by unit holders reaches or crosses or falls below Rs.11,000/-.

2. *Capital appreciation of a particular amount*

Eg. Capital appreciation by Rs. 1000/-

Trigger Activation

Trigger will be activated when value of units invested at NAV based price appreciate by Rs. 1000/- or more at NAV on close of any business day. All transactions linked with trigger will be on the basis of NAV of the business day on which value of investment held by unit holders increases by at least Rs. 1000/-.

3. *NAV reaches or crosses a particular value*

Eg. NAV reaches or crosses Rs. 11/-

Or when NAV falls to or closes below Rs. 11/-

Trigger Activation

If NAV on the date of allotment of investment is less than Rs. 11/-, trigger will be activated when NAV rises to Rs. 11/- or more on close of any business day. If NAV on the date of allotment of investment is more than Rs. 11/-, trigger will be activated when NAV falls to Rs. 11/- or below on close of any business day. All transactions linked with trigger will be on the basis of NAV of the business day on which NAV reaches or crosses or falls below Rs. 11/-.

4. *BSE Sensex reaches or crosses a particular value*

Eg. BSE Sensex reaches or crosses 16000

Or when BSE Sensex falls to or closes below 16000

Trigger Activation

If BSE Sensex on the date of allotment of investment is less than 16000, then trigger will be activated when BSE Sensex rises to 16000 or more on close of any business day. If BSE Sensex at the time of investment is more than 16000, then trigger will be activated when BSE Sensex falls to 16000 or below on close of any business day. All transactions linked with trigger will be on the

basis of NAV of the business day on which close of day the BSE Sensex reaches or crosses or falls to or closes below 16000 mark.

5. *NSE Nifty reaches or crosses a particular value*

Eg. NSE Nifty reaches or crosses 5000

Or when NSE Nifty falls to or closes below 5000

Trigger Activation

If NSE Nifty on the date of allotment of investment is less than 5000, then trigger will be activated when NSE Nifty rises to 5000 or more on close of any business day. If NSE Nifty on the date of allotment of investment is more than 5000, trigger will be activated when NSE Nifty falls to 5000 or below on close of any business day. All transactions linked with trigger will be on the basis of NAV of the business day on which close of day the NSE Nifty reaches or crosses or falls below 5000 mark.

6. *On a particular day or date*

Eg. On 31/1/2013

Trigger Activation

Trigger will be activated on 31/1/2013. All transactions linked with trigger will be on the basis of NAV of 31/1/2013 or on 1/2/2013 if 31/1/2013 is not a business day.

7. *Change in the value of units (held by unit holders) at least by certain percentage*

Eg Change in Investment Value at least by (+ or — or +) 10%

Trigger Activation

Trigger will be activated when value of the units at NAV based price invested by unit holders rises to 10% or more at NAV on close of any business day; or Trigger will be activated when value of the units at NAV based price invested by unit holders falls by 10% or more at NAV on close of any business day; or Trigger will be activated when value of the units at NAV based price invested by unit holders either rises by 10% or more at NAV or falls by 10% or more on close of any business day.

Percentage rise or fall in value of units will be calculated on the amount invested by the unit holders.

8. *Capital appreciation of at least a certain percentage*

Eg. Capital appreciation of at least (+ or — or +) 10%

Trigger Activation

Trigger will be activated when value of the units at NAV based price invested by unit holders appreciate to 10% or more at NAV on close of any business day; or Trigger will be activated when value of the units at NAV based price invested by unit holders depreciates by 10% or more at NAV on close of any business day; or Trigger will be activated when value of the units at NAV based price invested by unit holders either appreciates by 10% or more at NAV or depreciates by 10% or more at NAV on close of any business day.

Difference between the value of units on close of a business day (at NAV) and amount invested (at NAV based price) will be used as a base for calculating percentage of capital appreciation.

9. *Change in the NAV at least by a certain percentage*

Eg. Change in NAV at least by (+ or — or +) 10%

Trigger Activation

Trigger will be activated when the NAV of the units rises by 10% or more on close of any business day compared with the NAV on the date of allotment of investment; or Trigger will be activated when the NAV of the units falls by 10% or more on close of any business day compared with the NAV on the date

of allotment of investment; or Trigger will be activated when the NAV of the units either rises by 10% or more or falls by 10% or more on close of any business day compared with the NAV on the date of allotment of investment

Percentage rise or fall in NAV will be calculated comparing NAV on a particular business day with the NAV on the date of allotment of investment.

10. Change in the BSE Sensex at least by a certain percentage

Eg. Change in BSE Sensex at least by (+ or — or +) 10%

Trigger Activation

Trigger will be activated when the BSE Sensex rises by 10% or more on close of any business day compared with the BSE Sensex on the date of allotment of investment; or Trigger will be activated when the BSE Sensex falls by 10% or more on close of any business day compared with the BSE Sensex on the date of allotment of investment; or Trigger will be activated when the BSE Sensex either rises by 10% or more or falls by 10% or more on close of any business day compared with the BSE Sensex on the date of allotment of investment.

Percentage rise or fall in BSE Sensex will be calculated comparing BSE Sensex on a particular business day with the BSE Sensex on the date of allotment of investment.

11. Change in the NSE Nifty at least by a certain percentage

Eg. Change NSE Nifty at least by (+ or — or +) 10%

Trigger Activation

Trigger will be activated when the NSE Nifty rises by 10% or more on close of any business day compared with the NSE Nifty on the date of allotment of investment; or Trigger will be activated when the NSE Nifty falls by 10% or more on close of any business day compared with the NSE Nifty on the date of allotment of investment; or Trigger will be activated when the NSE Nifty either rises by 10% or more or falls by 10% or more on close of any business day compared with the NSE Nifty on the date of allotment of investment.

Percentage rise or fall in NSE Nifty will be calculated comparing NSE Nifty on a particular business day with the NSE Nifty on the date of allotment of investment;

On happening of any of the above mentioned events, the Unit holder can opt for the following action on the date of happening of the relevant event;

- Full redemption
- Redemption of gains only
- Full switch into other Scheme/Plan / Option of Principal Mutual Fund
- Switch of only gains into other Scheme / Plan/Option of Principal Mutual Fund
- Full Redemption: Original investment amount reinvested in any scheme of Principal Mutual Fund and gains paid to unit holder
- Full redemption: Gains reinvested in any Scheme/Plan/Option of Principal Mutual Fund and investment amount paid to unit holder
- Redemption of certain number of units
- Redemption of certain amount

Transactions linked with the triggers will be at the applicable NAV based price of the business day on which the event takes place. Further all the predetermined events i.e. the value of the unit balance, capital appreciation, NAV, BSE Sensex, NSE Nifty will be compared with the value of units, NAV, BSE Sensex and NSE Nifty prevailing on the date of investment (i.e. date of

allotment) irrespective of the fact whether the trigger is opted on the date of allotment of investment or subsequently. For eg an investor has invested at Rs. 11/- and opted for full redemption if NAV appreciates at least by 10%. Trigger will be activated on the business day when NAV moves to Rs. 12.10 (i.e. 10% more than Rs. 11/-) or more.

Triggers(s) linked to BSE Sensex or NSE Nifty will always compare the value of BSE Sensex or NSE Nifty on close of business day. In case BSE or NSE is open on a non-business day, its value will not be considered even if it reaches or crosses a trigger value, and on any subsequent business day if the value of BSE or NSE is reached, the same would be considered for trigger purposes. For eg. A unit holder has opted for full redemption if NSE Nifty reaches or crosses 5000 mark. If NSE is open on January 1, 2013, but it is not a business for the Fund, trigger will not be activated (i.e. redemption will not take place) even though closing value of Nifty as on January 1, 2013, is 5000 or more.

The closing value of BSE Sensex/NSE Nifty on non business day will be ignored for trigger activation. A trigger once activated will not be reactivated in any other scheme where the switch/reinvestment happens or in the same scheme which retains part of the value or in case of normal redemption/switch before trigger activation. Triggers will be deactivated on redemption and/or switch and/or pledge of units except in case where Only Gains are to be redeemed or switched and opted for the same in the trigger form.

6. Future Goal Series

This Scheme(s) are part of Principal Future Goals Series. The Future Goals Series is a carefully structured suite of scheme(s) designed to meet a wide range of investment needs. Not only do unit holders have a comprehensive choice of schemes(s) and plans within these scheme(s), but also it is easier for unit holders to move between Scheme(s) as their needs change. Initially four schemes namely Principal Multi Cap Growth Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks), Principal Short Term Debt Fund (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years), Principal Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments) and Principal Cash Management Fund (open ended liquid scheme) were launched as part of Future Goals Series. Subsequently Principal Nifty 100 Equal Weight Fund(An open ended scheme replicating/ tracking Nifty 100 Equal Weight Index), and Principal Corporate Bond Fund (An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds), Principal Credit Risk Fund[An open ended debt scheme predominately investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)], Principal Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks), Principal Global Opportunities Fund (An open ended fund of fund scheme investing in Principal Global Investors Funds - Origin Global Smaller Companies Fund), Principal Focused Multicap Fund (An open ended equity scheme investing in maximum 30 Multi cap stocks), Principal Ultra Short Term Fund(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.), Principal Emerging Bluechip Fund (An open ended equity scheme investing in both large cap and midcap stocks) and Principal Balanced Advantage Fund (An open ended dynamic asset allocation fund) launched by Principal Mutual Fund have been included as a part of Future Goal Series.

ASSET ALLOCATION - THE CONCEPT EXPLAINED

The investor has an option to invest in two or more of the eligible Scheme(s) under the Asset Allocation Programme to allocate his investment across different asset classes at the time of investment. The allocation would differ for different investor classes at different stages of their lifecycle – for example a young investor may typically invest more in higher return – higher risk assets like equities. Each investment type has a different level of risk and potential return associated with it. One way of reducing risk over short periods of time is to spread/allocate the investment into different investment types i.e. asset allocation between different asset classes i.e. different scheme(s).

Different investment types tend to experience good performance at different times. By not having all the investment in one asset class, a unit holder can offset the higher returns expected in one investment to offset any poor performance that may occur from another asset class. A diversified programme such as The Future Goals Asset Allocation Programme attempts to overcome the inherent volatility of any particular investment types and will typically enable the unit holder to invest across equity, fixed income products and short-term money market/cash products.

Asset Allocation takes diversification one step further. It seeks to find what proportions of equity and debt investments would provide optimum return for a certain level of risk. While asset allocation cannot guarantee a profit, it is a way for most unitholders to increase potential returns and reduce risk.

The asset allocation programme works on the following principles:

- Allocation of investment to different asset classes by the unit holder at the time of investment
- Rebalancing the portfolio at periodic intervals by the AMC to maintain the stated proportion in the same applicable ratio as stated by the unit holder at the time of original investment unless changed.

The rebalancing mechanism at periodic intervals would ensure that if there are changes in the market value of assets under a certain class causing the proportion of investment in that asset class to increase/decrease from the originally stated allocation, on the rebalancing date, the AMC would add/reduce assets in that class. Therefore, on all rebalancing dates, the asset proportion ratio would match those indicated by the unit holder at the time of original investment.

Example:

The concept of asset allocation is further clarified through an illustrative example. Investor A invests Rs. 1,00,000 in the following proportion on January 1, 2013 and the reallocation date is on a half yearly basis:

January 1, 2013

	Proportion	NAV per unit	No. of units	Amount (Rs.)
Growth Fund	50%	10	5000	50000
Income Fund	30%	10	3000	30000
Balanced	20%	20	2000	20000

Total	100%		10000	100000
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In the period between the date of which the investment is made and the date of rebalancing i.e. June 30, 2013, the markets react and the values of the Investment of Investor A are valued as follows:

Reallocation date (before reallocation)

	Proportion	NAV per unit	No. of units	Amount (Rs.)
Growth Fund	57%	15	5000	75000
Income Fund	27%	12	3000	36000
Balanced	16%	22	2000	22000
Total	100%		10000	133000

The unit holder's assets will then be rebalanced i.e. assets in some scheme(s) will be bought by the sales proceeds of other scheme(s) by way of inter scheme switch, to bring the total investment of the unit holder back to the originally nominated ratio:

Reallocation date (after reallocation)

	Proportion	NAV per unit	No. of units	Amount (Rs.)
Growth Fund	50%	15	4434	66502
Income Fund	30%	12	3325	39900
Balanced	20%	22	2,418	26,598
Total	100%		10000	133000

*Units rounded off to whole numbers

The features of Future Goals - Asset Allocation Programme are as explained below:

Minimum Number Of Schemes In Which The Unitholder Must Invest

Under the asset allocation programme, a unitholder must invest in and remain invested in at least two Scheme(s) At the discretion of the AMC it may introduce further schemes into the Future Goals - Asset Allocation Programme at a later date or may increase the minimum number of scheme(s) that the unitholder should invest in.

Investment Ratio

The unitholder must at the time of investment indicate the investment ratio that he/she wishes to opt for. This would mean that the unitholder must mark the percentage of the total investment that he/she would like to invest in each of the Scheme(s).

Example:

Mr. X, age 45 is an unitholder who wishes to have a regular income stream but also some possible upside. His choice may be as below:

Growth	Income	Balanced		Total
25%	50%	25%		100%

Ms. Y, age 30 is a unitholder who is willing to take a larger risk but would like to have a high return that is also tax efficient. Her choice may be as follows:

Growth	Income	Balanced		Total
60%	8%	32%		100%

Every unitholder must at the time of investment provide details about the investment ratio that he/she wishes to follow.

At any time (subject to 4 times in a Calendar year) during the investment period as stated in the “switching clause” the unitholder may change / alter the investment ratio keeping the total at 100%. The unitholder may switch or simply instruct the new scheme wise percentage to the AMC for altering the investment ratio. The Investment Manager would also be designing model portfolios representing different Scheme(s) of the Fund, containing debt and equity, and therefore the models would vary in their degree of return potential. The unitholder may select a model that matches his risk tolerance with his need for the income and growth potential. The unitholder must send any change in investment ratio duly signed in writing to the Fund. It will be the endeavour of the AMC to process the change in investment ratio as soon as possible. The maximum time that the AMC will take (under normal circumstances) to change the investment ratio of the unitholder is 3 Business Days.

Minimum Investment Amount

The minimum investment amount for participating in the Future Goals - Asset Allocation Programme is Rs.10,000/- and in multiples of Rs.1/- with subsequent investment of Rs. 1000/- and in multiples of Rs.1/- thereafter. The minimum initial investment requirement for each Scheme would be waived. The AMC reserves the right to reduce or increase this amount at any time or for any group of investors.

Switching And Loads

The unitholder is allowed **four switches** (or as may be decided by the AMC) per calendar year between the various Schemes under the Future Goals - Asset Allocation Programme or between various plans within the same Schemes of the programme so as to enable him change the investment ratio i.e. the asset proportion ratio. The exit load payable on switch/leaving Scheme (a) will be waived unless the unitholder chooses to withdraw his investment from a minimum of two or more Schemes or otherwise under/from the Programme of the Fund. Any switch would thus have the effect of changing the investment ratio.

Initial / Additional Sales

The unitholder can at any time subscribe to the units of the Scheme(s) under the programme either for the first time or otherwise. If the subscription in Future Goal Series programme is subsequent to the initial investment in the same, then the unit holder has to specify the investment ratio (between two or more Scheme(s) or for a particular Scheme) The subscription would be at applicable NAV based price. If no investment ratio is stated then, the original asset ratio would be used. Any subscription would thus have the effect of

changing the investment ratio till the time Automatic Re-balancing is done at the original asset proportion ratio.

Repurchase And Load

The unitholder can at any time seek repurchase / redemption of units of the Scheme(s) under the program either in full or in part for a particular Scheme or Scheme(s). The unitholder can also seek repurchase / redemption of that quantity/amount so as to maintain the same investment ratio. The redemption would be at applicable NAV based price (with applicable loads). Any repurchase would thus have the effect of changing the investment ratio till the time Automatic Re-balancing is done at the original asset ratio. Systematic withdrawals can be set up on a monthly, quarterly, semi annually or annual basis. Withdrawals are drawn from the portfolio in percentages which equate to the percentage of each Scheme held in the portfolio, unless requested otherwise.

Automatic Re-balancing

Based on the conditions and performance of different Scheme(s) in which the Unitholder has invested and also if he has done any fresh subscription and /or redemption, the proportion/percentage of his investment in different Scheme(s) may change between two dates leading to Automatic Re-balancing at the half yearly intervals.

The AMC would at the end of each calendar half year, i.e., on June 30 and December 31 (immediate next business day in case these days are holidays) of each year or any other date as may be deemed fit and necessary by the AMC for the benefit of unitholders taking into account the market conditions, etc., automatically re-balance the investments of the unitholder in the proportion as stated by the unitholder at the time of original investment, unless changed (maximum upto 4 times in a calendar year) by the unitholder in writing. In alternative to the above, at the choice of the unitholder, rebalancing can be done at prefixed intervals i.e. quarterly, semiannually, annually or by request or any such period as the AMC may permit on specific request of the unitholder. Besides the unitholder also has the option to select the date on which the re-balancing is desired. If no date is selected the regular re-balancing would then be done at a date which would fall after the interval selected from the date of allotment of units. For example, if the period selected by the unitholder is quarterly and his date of allotment is say October 31, 2012, then the re-balancing would be done (if no date is selected) after 90 days on the 91st day from October 31, 2012 i.e. January 29, 2013. If the period & date is not provided, automatic rebalancing will be completed on 30th day of June & 31st day of December, or the following business day if 30th June & 31st December is not a business day. The unitholder can also request no re-balancing of his investments. The re-balancing would be by way of switch between Schemes which may have tax consequences. Automatic Re-balancing assures that the risk/ return mix is within investor's comfort zone.

7. TRANSACTIONS THROUGH STOCK EXCHANGE MECHANISM

All the scheme(s) [except Direct Plan and Sweep facility under Dividend Option of Regular Plan] have been admitted on the order routing platform of NSE and BSE, enabling investors to submit applications for subscription and redemption there under.

The salient features of this facility are as follows:

1. Purchase/redemption of units will be available to both existing and new investors. Currently switching of units, Systematic Investment Plan, Systematic Transfer Plan, Regular Withdrawal Plan will not be permitted through this facility. However, transactions through Systematic Investment Plan is available only through the BSE StAR MF Platform
2. The list of eligible schemes is subject to change from time to time.
3. In order to facilitate transactions through stock exchange infrastructure, NSE & BSE has introduced Mutual Fund Service System (MFSS) and BSE StAR MF Platform respectively. All trading members of NSE & BSE registered as Participants with NSE & BSE [Eligible Brokers] and/or registered Clearing Members of National Securities Clearing Corporation Limited (NSCCL) and Indian Clearing Corporation Limited (ICCL) [Clearing Members] who are registered with AMFI as mutual fund advisors and who are empanelled with Principal Asset Management Pvt. Ltd. (AMC) (formerly known as Principal Pnb Asset Management Company Private Limited). will be eligible to offer this facility to the investors. Further, Depository Participant(s) of Depositories are eligible for processing redemption transactions. Condition stipulated in SEBI Circular No. SEBI/IMD/CIR NO.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI/NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund, shall be applicable for such clearing members and Depository participants as well.

Eligible investors who are willing to transact under this facility are required to register themselves with Eligible Broker/Clearing Members/Depository Participants.

4. The units of eligible schemes are not listed on NSE & BSE and the same cannot be traded on stock exchange like shares. The window for purchase/redemption of units on NSE/BSE will be available between 9.00 a.m. to 3.00 p.m. or such other timings as may be decided.
5. All Eligible Brokers/Clearing Members/Depository Participants will be considered as the Official Point of Acceptance for the transactions done under this facility.
6. Investors have an option to hold units in physical form or in dematerialized form.
7. International Security Identification Number (ISIN) in respect of plans/options of the eligible schemes have been created and admitted in National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL).
8. Investors will be able to purchase/redeem units in the eligible schemes in the following manner:

I. Physical Form:

- (a) Investors desirous of transacting (subscription/redemption) through NSE/BSE should approach an Eligible Broker along with duly filled in application form and other documents (including KYC and PAN) as may be required. The payment for subscription should be made to the eligible broker/clearing member.

- (b) Dispatch of accounts statements and payment of redemption proceeds will be made by the Mutual Fund / registrar directly to the investor. Based on the information provided by the investor the redemption payout shall be to the investor's bank account registered with the Mutual Fund.
- (c) In case of a subscription transaction, the allotment of units will be on 'Provisional' basis till the time AMC/ KFin Technologies Private Limited. (Registrar) has received all the required documents from the eligible brokers/clearing members. Any application for redemption of units so allotted on provisional basis will be rejected.
- (d) In case investor desires to convert the existing physical units into dematerialize form, the request for the same will have to be submitted to the Depository Participant.

II. Dematerialized Form:

- (i) Eligible investors having a beneficiary account with a Depository Participant may avail the facility to subscribe units in dematerialize form.
- (ii) Eligible investor desirous in transacting (Subscription / redemption) through NSE/BSE should place an order with Eligible Broker/Clearing Member/Depository Participant:-

(a) **In case of subscription**, the payment of subscription money should be made to the Eligible Broker / Clearing Member. Investors shall receive units through Eligible Broker / Clearing Member's pool account. Principal Mutual Fund (PMF) / Principal Asset Management Private Limited (PAMC) (formerly known as Principal Pnb Asset Management Company Private Limited) would credit the units to Eligible Broker / Clearing Member's pool account and the Eligible Broker/Clearing member in turn to the respective investor.

(b) **In case of redemption**, investors shall receive redemption amount through Eligible Broker / Clearing Member's /Depository Participant's pool account. Payment of redemption proceeds will be made by PMF / PAMC to the Eligible Broker / Clearing Member /Depository Participant and the Eligible Broker / Clearing Member/Depository Participant in turn to the respective Investor.

Payment of redemption proceeds to the Eligible Broker/Clearing Members/Depository Participant by PMF / PAMC shall discharge PMF / PAMC of its obligation of payment to individual investor. Similarly, in case of subscription, crediting units into Eligible Broker/Clearing Member pool account shall discharge PMF / PAMC of its obligation to allot units to individual investor.

9. Transaction through Mutual Fund distributor:

- a) Mutual fund Distributor (hereinafter referred as 'distributor') registered with Association of Mutual Funds in India (AMFI) and empaneled with the AMC, and permitted by the concerned recognized stock exchanges shall be eligible to use recognized stock exchanges' infrastructure to purchase and redeem mutual fund units on behalf of their clients, directly from PMF/ AMC.
- b) The distributor shall not handle payout and pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor account. Similarly, units shall be credited and debited directly from the demat account of investors, where units are held in the dematerialized mode.
- c) Non-demat transactions are also permitted through stock exchange

platform, as and when they are made available by the recognized stock exchanges.

10. Applications for purchase/redemption of units which are incomplete / invalid are liable to be rejected.
11. For any complaints or grievances against the Eligible Broker / Clearing Member / Depository Participant with respect to transactions done through NSE/BSE, the investor should either contact the concerned Eligible Broker / Clearing Member/Depository Participant or Investor Grievance Cell of respective stock exchanges. In case of non-financial request/applications such as change in address, change in bank details etc. the investors should approach Investors Service Centers of Principal Mutual Fund if units are held in physical mode and the respective Depository Participant if the units are held in dematerialized mode.
12. Investors will have to comply with KYC norms as prescribed by NSE/BSE/CDSL/NSDL and Principal Mutual Fund from time to time.
13. In case of unitholders holding units in dematerialized mode, the fund will not send the account statement to the unitholders. The statement provided by the Depository Participant will equivalent to the account statement for the purpose of adequate compliance with the regulatory requirements applicable on the Fund's part.
14. The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off timings for applicability of NAV for Mutual Funds Scheme(s)/plan(s).). The date of acceptance will be reckoned as per the date & time, The transaction is entered in Stock exchanges infrastructure for which a system generated confirmation slip will be issued to the investor.
15. This facility shall be subject to the terms and conditions specified and guidelines issued by SEBI/AMFI/NSE/BSE from time to time.
16. AMC reserves the right to change / modify or discontinue this facility at any time in future.

(8) SMS BASED TRANSACTION:

Investors can transact in schemes of Principal Mutual Fund through SMS. In order to avail this facility, the Unitholder(s) should submit SMS transaction registration form along with NACH registration form at the nearest Official Points of Acceptance of Principal Mutual Fund. Investors can send a transaction SMS only through the registered mobile number with the predefined keywords only (available on www.principalindia.com).

The terms and conditions for registering for this facility has been detailed in the SMS transaction – Registration Form. The Trustee/Asset Management Company of PMF reserves the right to modify or discontinue any of these facilities at any time in future on a prospective basis.

(9) KFINTRACK Facility

In addition to the existing investor service centers and other modes of investment, investors / unit holders of Principal Mutual Fund ('the Fund') will now be allowed to transact in schemes of the Fund through www.mfs.kfintech.com as well as mobile app, electronic platforms provided by KFin Technologies Pvt. Ltd., Registrar & Transfer Agent of

the Fund ('KFin'). The facility to transact in schemes will also be available through mobile application of Karvy i.e. 'KFINTRACK'.

The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents ('SIDs')/ Key Information Memorandums ('KIMs') of respective schemes of the Fund will be applicable for transactions received through KFin's electronic platforms and the time of receipt transaction recorded on the server of KFin will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s), wherever applicable.

The facility to transact in eligible schemes of Principal Mutual Fund through KFin's electronic platforms is available subject to such operating guidelines, terms and conditions as may be prescribed from time to time by Principal Asset Management Pvt. Ltd (formerly known as Principal Pnb Asset Management Company Private Limited), Principal Trustee Company Pvt. Ltd, KFinTech Pvt. Ltd and other applicable laws for the time being in force.

For operating guidelines, terms and conditions, registration form and further details, investors/ unit holders are requested to visit www.mfs.kfintech.com.

Accounts Statements

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto read with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, Investor whose transaction has been accepted by the Fund, shall receive the following for the units held in non-demat form :-

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or SMS within 5 Business Days from the date of receipt of transaction request to the Unit holders' registered e-mail address and/or mobile number.
- (ii) A Consolidated Account Statement (CAS) for each calendar month shall be sent to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month on or before 10th of the succeeding month vide e-mail (where e-mail id has been provided)/physical copy (where e-mail id has not been provided).
- (iii) For the purpose of sending CAS, common investors across Mutual Funds shall be identified by their Permanent Account Number(PAN).
- (iv) In case of specific request received from the Unitholders, the AMC/PMF will provide the account statement for the Investors within 5 Business days from the receipt of such request.
- (v) In case of Folio(s) having more than one registered Unitholder, the first named Unitholder shall receive the CAS/Account Statement.
- (vi) The CAS shall not be sent to such Unit holders where the PAN details are not updated /provided in the folio(s).

For the units held in Demat form: Securities Common Account Statement:

MONTHLY SCAS:

A single Securities Consolidated Account Statement ('SCAS')^ for each calendar month to the Unit holder(s) who are holding a demat account ('Beneficial Owner(s)') in whose folio(s) transaction(s) has/have taken place during the month on or before 10th of the succeeding month shall be sent by

mail/e-mail.

^Securities Consolidated Account Statement ('SCAS') shall contain details relating to all the transaction(s)** carried out by the Beneficial Owner(s) (including transaction charges paid to the distributor) across all schemes of all mutual funds and transactions in securities held in dematerialized form across demat accounts, during the month and holdings at the end of the month.

**transaction(s) shall include purchase, redemption, switch, total purchase value, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal advantage plan, systematic transfer plan, bonus transactions, etc.

For the purpose of sending SCAS, common investor(s) across mutual funds and the database of Depositories shall be identified based on the Permanent Account Number (PAN). In case of multiple holding, identification shall be based on the PAN of the first holder and the pattern of holding.

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. The SCAS shall not be received by the Unit holder(s) for the folio(s) not updated with PAN and/or KYC details. The Unit holder(s) are therefore requested to ensure that the folio(s) are updated with their PAN/KYC. Where PAN is not available, the account statement shall be sent to the Unit holder by the AMC.

In case of a specific request received from the Unit holder(s), the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the Unit holder(s) within 5 Business Days from the receipt of such request. In case an investor does not wish to receive SCAS, an option shall be given by the Depository to indicate negative consent. Investor(s) having multiple demat accounts across the Depositories shall have an option to choose the Depository through which the SCAS will be received.

Half Yearly Account Statement:

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.

In case of demat accounts with NIL balance and no transactions in mutual fund folios and in securities, the depository shall send physical statement to investor(s) in terms of regulations applicable to Depositories. Investors who are not eligible for receiving SCAS shall continue to receive a monthly account statement from the AMC

^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 day of succeeding month, to all such Unit holders in whose folios no transactions** 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.

^ Consolidated Account Statement (CAS) shall contain details relating to all the transactions** carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

** 'Transaction' shall include Purchase, Redemption, Switch, total purchase value, Dividend Payout, Dividend Reinvestment, Systematic Investment Plan, Regular Withdrawal Plan and Systematic Transfer Plan.

Further the CAS issued for the half-year (ended September/March) shall also provide:

a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.

b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

c. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Account/Folio Number:

Each unit holder will have an account/folio number. The number of units allotted to a unit holder or repurchased by a unit holder will be reflected in his or her account and a statement/advice to this effect will be issued to the unit holder.

Common Account Number:

As an investor friendly measure, (if so desired by the investor), one Common Account Number will be assigned for an investor investing in different schemes of the Fund. In such a case, one consolidated account statement will be provided. Once set up as per the request made by the investor, the AMC reserves the right to assign the existing Common Account Number against multiple applications and/or subsequent purchases under a new application form by an existing unit holder, with identical mode of holding and address.

Account Statement:

The Account Statement shall not be construed as a proof of title and is only a computer-printed statement indicating the details of transactions under the scheme and is a non-transferable document. The Account Statement shall normally be dispatched within three business days on an ongoing basis.

Unit Certificates:

Normally no unit certificates will be issued under the Scheme. However, if the unit holder so desires, the AMC shall issue a Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate. Unit certificate, if issued, must be surrendered along with the request for Redemption / Switch or any other transaction of Units covered therein. On production of instrument of transfer together with relevant unit certificates, AMC shall register the transfer and return the unit certificate to the

transferee within 30 days from the date of such production. The process and timelines for transfer would be as per the terms and conditions as applicable from time to time. However, investors are requested to note that issuance of Unit Certificates or request for transfer of Unit Certificate to any transferee thereof, would attract Stamp Duty/Statutory levies as stipulated by the Government authorities from time to time. Normally no unit certificates will be issued under the Scheme. However, if the unit holder so desires, the AMC shall issue a non-transferable unit certificate to the unit holder within 30 days of the receipt of request for the certificate. The cost of stamp duty paid for issuing the unit certificate will form part of the annual on-going expenses and/or may be recovered from the unit holder.

Units With Depository

The unitholders can dematerialise their holding at any time by making an application to their Depository Participant by filling up the Dematerialisation Request Form (DRF). Units held in demat form are freely transferable. The AMC shall issue units in demat form to the unitholder within 2 business days of receipt of request from unitholder.

The same number of Units held in the physical mode shall be continued in the demat mode. The expenses incurred by the AMC in dematting of the referred units may be recovered from unitholders or may be charged to the scheme as per annual recurring expenses.

Units held in the form of Unit Certificates and demat mode are freely transferable.

Rematerialisation of Demat Units:

The unitholders who converted their units in demat mode may also rematerialize their units. The request for rematerialising the demat Units may be given to the respective Depository Participant (DP) of the investor. On receiving the confirmation of demat Units balance, account statement for the physical Units shall be issued. The same number of Units held in the demat mode shall be continued in the physical mode. Rematerialisation of demat Units shall be processed within the thirty days or such other days as may be stipulated under SEBI Regulations from the date of receipt of such a request, provided it is complete and valid in all respects.

Dividend

The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend. Efforts are being made to directly credit the dividend to the Unitholders account.

Dividend Policy

In the interest of the Scheme and the unit holders, the AMC/Trustees may consider providing returns to the unit holders at appropriate times by way of periodic declaration of dividend under the Scheme after providing for all necessary recurring and other expenses. Distribution of dividend is subject to availability and adequacy of distributable surplus and approval of the Trustees. Quantum of dividend/units and the record date will be fixed by the Trustee and dividend so decided shall be paid, subject to availability of distributable surplus.

Only those unit holders whose names appear in the register of unit holders as on the record date will be entitled for dividend. This date will be fixed by the AMC/Trustees appropriately.

The dividend warrants and/or fresh Account Statement shall be dispatched / credited to the unit holders within 30 days or such stipulated period of the declaration of dividend. In the event of failure to dispatch dividend within the

	<p>stipulated 30 day period, the AMC shall be liable to pay interest @15 per cent per annum to the unit holder(s).</p> <p>Dividends will be paid net of taxes as may be applicable and payments will be in favour of the Unit holder's registered name or, if there is more than one registered holder, of the first named registered holder on the folio. The Trustees may not declare a dividend at all in the event of inadequacy of distributable income. There is no assurance or guarantee to unit holders as to the periodicity of dividend and rate of dividends distribution.</p> <p>All dividend declarations shall be available only to the Unit holders who hold units at the time of its/their declaration.</p> <p>Since distribution of dividend and shall be paid from the distributable surplus, the NAV of the Scheme shall be adjusted to the extent of dividend paid.</p> <p>If the dividend amount payable (net of applicable taxes) under the Dividend Payout option of the Schemes is equal to or less than ` 250/- then such dividend will be compulsorily and automatically be reinvested in the option of the Scheme / Plan at the applicable NAV. There shall be no load on dividend so reinvested.</p> <p>AMC reserves the right to include/remove/modify the frequency for declaration of dividend as may be deemed appropriate, subject to relevant provisions of SEBI regulations.</p>
<p>Redemption</p>	<p>Repurchase/Redemption Procedure</p> <p>The units of the Scheme can be repurchased (sold back to the Fund) on any business day. The repurchase request can be made on Application Form/Common Transaction form or by using the relevant tear off section of the Transaction Slip that may be enclosed with the Account Statement, which should be submitted at any of the Official Point of Acceptance. Where the date of redemption is a holiday / non business day, the deemed date for such redemption will be the next business day.</p> <p>In case the units are standing in the names of more than one unitholder, where mode of holding is specified as "jointly", repurchase requests will have to be signed by all the joint holders. However, in cases of holding specified as 'either/anyone or survivor', any one of the joint holders (in case of either/ anyone or survivor) will have the power to make repurchase request. However, in all cases, the repurchase proceeds will be paid to the first named holder only.</p> <p>In case a unitholder has subscribed to units on more than one Business Day, the units subscribed to prior in time (that is those units which have been held for the longest period of time), will be deemed to have been repurchased first, that is on a First -In -First-Out basis. However, an unitholder may request the Fund to repurchase units subscribed by him/her at different dates, by indicating the specific date of subscription of the units, which is offered for repurchase.</p> <p>The repurchase request can be made by specifying the Rupee amount or by specifying the number of units to be repurchased. If a repurchase request is for both a specified Rupee amount and a specified number of units, the specified rupee amount will be considered the definitive request. If only the repurchase amount is specified by the unitholder, the AMC will divide the repurchase amount so specified by the applicable NAV based price to arrive at the number of units. The request for repurchase of units could also be in fractions, up to three decimal places.</p>

If the number of Units held by the Investor as per the records maintained by AMC and/or the Registrar is less than the number of Units requested to be redeemed then, all the Units held by the Unit holder in such folio / Scheme / plan for which application for Redemption is made, shall be redeemed. Provided that, where redeem 'all' is specified in the request, all Unit holdings in that Scheme shall be redeemed.

The AMC reserves the right to change the same on a prospective basis subject to SEBI Regulations. Unitholders may also request for repurchase of their entire holding and close the account by indicating the same at the appropriate place in the Transaction Slip/Repurchase form.

In case if the date of redemption is a non business day, the deemed date will be the next business day

Repurchase Price

The repurchase price will be calculated using the following formula:

Repurchase Price = Applicable NAV*(1 – Exit Load, if any).

Example for calculation of Repurchase Price:

If the Applicable NAV is Rs. 11.25/- and a 1.00% exit load is charged the repurchase price will be calculated as follows:

Repurchase Price = Rs. 11.25 x (1-1.00% of Rs. 11.25)
= Rs. 11.25 – Rs. 0.1125
= Rs. 11.1375/- per unit

The repurchase price shall not be lower than 93% of the NAV.

The AMC reserves the right to modify the exit load or levy a different exit load for any individual(s) or group of investors. However, any such change in the load structure shall be only on a prospective basis. The unitholder is requested to confirm the applicable exit load at the time of investment from the AMC/ Official Point of Acceptance.

Repurchase by NRI's/FIIs

Repurchase of unit balances in the account of an NRI/FII will be subject to any procedures laid down by the RBI. Such repurchase proceeds will be paid by means of a rupee cheque payable to the designated NRE/ NRO account of the unit holder and subject to RBI procedures and approvals and subject to deduction of tax at source, as applicable. All bank charges in connection with such payment will have to be borne by the unit holder and/or the Scheme by way of ongoing expenses.

Payment of Repurchase Proceeds

The time limit set for dispatch of repurchase proceeds will be from the Business Day when the request is accepted at the Official Point of Acceptance. As per the SEBI Regulations, the Fund shall mail the repurchase proceeds within ten Business Days from the date of acceptance of valid request at any of the Official Point of Acceptance, in case of a repurchase request being sent by post.

In the event of failure to dispatch the repurchase or repurchase proceeds within

the statutory period specified above as per the SEBI Regulations, the AMC shall be liable to pay interest to the unitholders at such rate (currently 15% per annum) as may be specified by SEBI for the period of such delay.

The payment of redemption proceeds and/or dividend amount may also be released through NEFT / RTGS facility in addition to other options available for releasing the payment.

Electronic Credit Clearing Services (ECS) Identified Banks

ECS is a facility offered by RBI for facilitating better customer service by direct credit of dividend or repurchase amount to a unitholder's bank account through electronic credit. This helps in avoiding loss of dividend or repurchase warrant in transit or fraudulent encashment. The Fund will endeavour to arrange such facility for payment of dividend/repurchase proceeds to the unitholders. However, this facility is optional for the unitholders. Repurchase proceeds may be released through the ECS facility to unitholders residing in any of the cities where such a facility is available. In order to avail the above facility, the unitholder will have to give a written request to the Registrar. If the unitholder has opted for the ECS facility his/her bank branch will directly credit the amount due to them in their account whenever the payment is through ECS. The Registrar will send a separate advice to the unitholder informing them of the direct credit. It may be noted that there is no commitment from the Fund that this facility will be made available to the unitholders for payment of dividend/repurchase proceeds. While the Fund will endeavour in arranging the facility it will be dependent on various factors including sufficient demand for the facility from unitholders at any centre, as required by the authorities. In places where such a facility is not available or if the facility is discontinued by the Fund for any reason the repurchase warrants will be mailed to the unitholder.

Unitholder's Bank Account Details

Unitholders are on a mandatory basis are required to mention their bank account details in their applications/ requests for redemption. Redemption Cheques and/or any other instruments will then be made out in favour of the Investor Name, Bank Name, Account Number, << >>” for crediting the respective unitholder's account so specified. In case of those investors who have not provided their bank account details at the time of investment or thereafter, the redemption applications are liable to be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and delay/loss in transit

Further, in accordance with AMFI communication no. 135/BP/26/11-12 dated March 21, 2012, following process vis-à-vis change in bank mandate is being followed effective May 1, 2012 (effective date) -

I. Change in Bank Mandate

1. Updation of Bank Account in Customer's Folio shall be either through “Multiple Bank Account Registration Form” or a standalone separate “Change of Bank Mandate Form”;
2. In case of standalone change of bank details, documents as entailed below should be submitted as a proof of new bank account details. Based on PAMC's internal risk assessment, PAMC may also consider collecting proof of old bank account and proof of identity of the clients, while effecting the change of bank account;
3. Customers are advised to register multiple bank accounts and choose any

- of such registered bank accounts for receipt of redemption proceeds;
4. Any unregistered bank account or new bank account forming part of redemption request shall not be entertained or processed;
 5. Such Investors, who have not already provided bank mandate at the time of making investment, are required to submit proof of new bank account details as entailed here below. Such Investors are also required to submit valid Proof of Identity as prescribed under KYC guidelines along with Proof of Investment; and
 6. Any change of Bank Mandate request received/processed few days prior to submission of a redemption request or on the same day as a standalone change request, PAMC will continue to follow cooling period of 10 calendar days for validation of the same.

Investors are required to submit any one of the following documents in Original or produce originals for verification or copy attested by the Bank –

New Bank Account Registration

- Cancelled original cheque of new bank mandate with first unitholder name and bank account number printed on the face of the cheque; OR
- Self - attested copy of bank statement; OR
- Bank Passbook with current entries not older than 3 months; OR
- Letter from the bank on its letterhead confirming the bank account holder with the account details, duly signed by the Branch Manager/authorised personnel.

AND Proof of Identity as prescribed under KYC guidelines along with Proof of Investment - only for such investors who have not registered their bank mandate at the time of making investment.

Change in Existing Bank Mandate

- Cancelled original cheque with first unitholder name and bank account number printed on the face of the cheque; OR
- Original bank account statement or pass book; OR
- Original letter issued by the Bank on the letterhead confirming the bank account holder with the account details, duly signed by the Branch Manager; OR
- In case such Bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

Updation of email address and mobile number:

Primary holder's (i.e. First holder's) own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

Updation of Permanent Account Number (PAN) and KYC requirements for transactions in schemes of Principal Mutual Fund (Fund)

Investors are requested to note that it is mandatory to update Permanent Account Number (PAN) in all non-PAN-exemptfolios/ accounts of the schemes of Mutual Fund. PAN is required to be updated with respect to all unitholders in the folio. Where the unitholder is a minor, Guardian PAN will have to be updated. Investors are requested to note that effective October 01, 2019, redemption transactions received in any folio where PAN of all unitholders has not been provided, shall be rejected in case self-attested copy

	<p>of the PAN card is not submitted alongwith the transaction.</p> <p>It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not provided PAN and/ or not completed KYC requirements.</p> <p>AMC reserves the right to keep the transaction on hold till the time PAN is validated by the AMC or the Registrar and Transfer Agent. Investors can submit the request for PAN update in the folio through a simple request letter, quoting the folio number, in the ‘Change in Account Information Form’ available on https://www.principalindia.com/all-downloads/forms.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records</p> <p>Closure of Unitholder’s Account</p> <p>Unitholders may note that the AMC at its sole discretion may close a unitholder's account after giving notice of 45 days, if at the time of any part repurchase, the value of units (represented by the units in the unitholder's account if such repurchase were to take place, valued at the applicable NAV related price), falls below the minimum investment/balance required for each scheme (or such other amount as the AMC may decide from time to time) or where the units are held by a unitholder in breach of any Regulation.</p>
<p>Delay in payment of redemption / repurchase proceeds.</p>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may repurchase proceeds be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Presently the AMC does not intend to reissue the repurchased units. The trustee reserves the right to reissue the repurchased units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>
<p>Restriction on Third Party Payments for subscription of Mutual Fund Units and Registration of Multiple Bank Accounts</p>	<p>Third Party Payments for subscription of Units</p> <p>Applications for subscription in Schemes of Principal Mutual Fund shall not be accepted when accompanied with *Third Party payments, except in the following situations:</p> <ul style="list-style-type: none"> • Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment). However, this limit of Rs. 50,000/- will not be applicable for payments made by a Guardian whose name is registered in the records of Principal Mutual Fund for the concerning Folio; • Payment by Employer on behalf of employee under Systematic Investment Plan(s) OR lumpsum /one time subscriptions, through Payroll deductions or deductions out of expense reimbursements;;

- Custodian on behalf of FII or a client.
- Payment by AMC to a Distributor empanelled with it on account of commission/incentive etc. in the form of Mutual Fund Units of the Funds Managed by AMC through SIP or lumpsum/one time subscription.
- Payment by corporate to its agent/distributor/dealer (similar arrangement with Principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of Mutual Fund units through Systematic Investment Plans or lump sum/one time subscription.

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

In case of exceptional situations stated above, following additional documents shall be mandatorily enclosed along with the Subscription application:

- a) KYC Acknowledgement Letter for Investor (Guardian in case of Minor) and the Person making the payment.
- b) “Third Party Declaration Form” from the Investor (Guardian in case of Minor) and the person making the payment, giving details of the bank account from which the payment is made and the relationship with the Beneficiary Investor(s). (Declaration Format shall be available at any of our Investor Service Centre or on www.principalindia.com)

Investor along with the subscription application must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). Investor shall also have the facility to register multiple bank accounts as detailed in the section below on “Multiple Bank Accounts”. Only Pay-in from such registered bank accounts shall be treated as First party payments.

In case of payments received from a Bank Account which is not registered and the first unitholder's name is not preprinted on the payment cheque or wherein the bank mandate mentioned in the application form by the investor for effecting payouts is not the same as the bank account from which the investment is made, any one of the following documents in relation to the bank mandate shall be submitted by the investor along with the application form to validate that the bank mandate belongs to the investor:

- i. Cancelled original cheque having first holder name pre-printed on the cheque;
- ii. Original bank statement (with transaction entries not older than 3 months) reflecting the first holder name, bank account number and bank name as specified in the application form;
- iii. Photocopy of the bank statement/bank passbook (with transaction entries not older than 3 months) reflecting the first holder name, bank account number and bank name as specified in the application form, duly attested by the bank manager and bank seal;
- iv. Confirmation by the bank manager with seal/on the bank's letterhead confirming the investor details and bank mandate information as mentioned in the application form

If the documents are not submitted with the application, the fund reserves the right to reject the application without any liability whatsoever or call for

additional details, at its discretion

Additionally, in case of following mode of payments below stated documents should be enclosed with the subscription application:

a) **Pay Order, Demand Draft, Banker's Cheque and the like:** Certificate from the Issuing Banker, stating the Account holder's name and the Account number which has been debited for issue of such instrument.

As directed by AMFI, a copy of acknowledgement from the Bank wherein the instructions to debit the Investor's bank account and name of the Investor as on account holder are available OR copy of pass book/bank statement evidencing the debit for issuance of a DD, shall also be accepted by the Mutual Fund.

b) **Pay Order, Demand Draft, Banker's Cheque and the like issued against cash by the Bank [for an investment amount less than Rs. 50,000/- only]:** Certificate from the Banker giving name, address and PAN (if available) of the person who has requested for the demand draft.

c) **Payment vide RTGS, NEFT, ECS, Bank Transfer, etc:** copy of the instruction to the bank stating the account number debited must accompany the purchase application.

In such instance, where, post verification it is found that the payment, in any mode, is not made from a registered bank account or is made from an account where the first named unit holder is not an Account holder / one of the account holder in case of Joint Bank Account, the AMC/R&T, reserves the right to reject the transaction / subscription application, without any liability.

Additionally, in order to prevent fraudulent practices, Investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "XYZ Scheme A/c. First Investor Name" OR "XYZ Scheme A/c. Permanent Account Number" OR "XYZ Scheme A/c. Folio Number".

Multiple Bank Accounts:

Unitholders shall have the facility to register multiple bank accounts at folio level - upto a maximum of 5 Bank Accounts in case of Individual and HUF Investor and 10 Bank Accounts in case of Non Individual Investor. Such facility can be availed by submitting duly filled in "Multiple Bank Account Registration form" at the Investor Service Centre closest to you, along with copy of any one of the following documents:

- a) cancelled cheque leaf of the bank account which has to be registered [the account number and name of the first unitholder should be printed on the cheque leaf];
- b) Bank Statement / Pass Book with the account number, name of the Unitholder and Address;
- c) Bank letter / certificate on its letter head certifying the account holder's name, account number and branch address [Such letter / certification should be certified by the Bank Manager with his / her full name, signature, employee code.]

Investors should also present the Original of the above Document

submitted along with the subscription application, and such original document shall be returned across the Counter post due verification

Subsequent, to successful registration of multiple bank accounts, Investors can select any of the registered bank accounts in the application form for the purpose of subscriptions, redemption and dividend proceeds. Investor shall also have the option to register any one of their account as a default bank account for credit of redemption /dividend proceeds.

Further an Investor may also opt to delete a registered default bank account; however, such deletion of a default bank account shall be permitted only if the Investor registers another registered account as a default account and the same shall be in accordance with the procedure as stated in the section titled “change in bank mandate”.

In the event of rejection of such registration application for any reason, the redemption / dividend proceeds shall be processed as per specified service standards and the last registered bank account information in the records of Registrar & Transfer Agent - KFin Technologies Private Limited, will be relied upon and used for such payments.

It is clarified that in case of Change of Bank Account along with Redemption application submitted by the Investor, the redemption proceeds shall be credited to the said bank account only if it is a registered bank account in the records of R&T.

However, if the new bank account is not one of the registered bank accounts, the redemption proceeds shall be credited to such new bank account post completion of the cooling off period as prescribed by AMFI and within regulatory prescribed timelines.

Restrictions, if any, on the right to freely retain or dispose of units being offered.

RIGHT TO RESTRICT AND / OR SUSPEND REDEMPTION OF THE UNITS

The Fund at its sole discretion reserves the right to restrict Redemption/ switch-out of the Units (including Plan / Option) of the Scheme(s) of the Fund for a period of time not exceeding ten (10) working days in any ninety (90) days period upon occurrence of the below mentioned events, subject to approval of the Board of Directors of the AMC and the Trustee. No restriction on Redemption/ switch out shall be applicable to the Redemption/ switch-out request upto INR 2,00,000/-(Rupees Two Lakhs). In cases where the redemption request is beyond INR 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable on first INR 2,00,000/- (Rupees Two Lakhs). The AMC shall redeem/ switch out the first INR 2,00,000/- (Rupees Two Lakhs) and the remaining amount shall be subject to such restriction. It is to be noted that such restriction on redemption/ switch- out should apply only during excessive large redemption requests that could arise in overall market crisis situations and illiquidity is caused in almost all securities affecting the market at large.

The Trustee / AMC reserves the right to restrict Redemption or suspend Redemption of the Units in the Scheme(s) of the Fund on account of circumstances leading to a systemic crisis or event(s) that severely constricts market liquidity or the efficient functioning of the markets such as: -

1. Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;
2. Market failures / Exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular

course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;

3. Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

4. Any other circumstances as may be notified by SEBI/ AMFI or such circumstances where the approval from SEBI and Trustees/ AMC is obtained. Any restriction on Redemption or suspension of Redemption of the Units in the Scheme(s) of the Mutual Fund shall be made applicable only after specific approval of the Board of Directors of the AMC and Trustee Company and thereafter, immediately informing the same to SEBI.

SUSPENSION OF SALE/ SWITCH-IN OF THE UNITS:

The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching Option of Units into the Scheme(s) (including any one Plan / Option of the Scheme), temporarily or indefinitely. If AMC views that enhancement in the size of the corpus further may prove detrimental to the existing unit holders of the Scheme. Approval of the Board of AMC and Trustee Company shall be obtained prior to such suspension.

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The NAVs of the Scheme will be calculated by the AMC for each Business Day and released on the website of the Mutual Fund (www.principalindia.com) and on the website of Association of Mutual Funds of India (AMFI). Since the Scheme will predominantly invest in overseas mutual fund schemes the NAV of the scheme will based on the NAV of such underlying overseas schemes.</p> <p>As required under the SEBI Regulations, NAVs of the Scheme will normally be declared on the next business day and due to difference in time zone, the NAV will be declared by 10.00 a.m. the next Business Day. Information on the NAV of the Scheme may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations.</p> <p>In case of delay, the reasons for such delay would be explained to AMFI in writing. NAVs would however be endeavored to be made available before commencement of business hours the following business day, failing which a press release explaining the material reasons for non-availability would be released. In the event NAV cannot be calculated and/or published because of suspension of trading on the BSE/NSE/RBI, during the existence of a state of emergency and/or a breakdown in communications, the AMC may suspend calculation and/or publication of NAV, etc of the units.</p>
<p>Monthly / Half yearly Portfolio Disclosures</p>	<p>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.</p> <p>In case of unitholders whose e-mail addresses are registered, the Fund/ AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.</p> <p>Mutual Fund/ AMC shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily</p>

	<p>newspapers, one each in English and Hindi.</p> <p>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.</p>															
Half Yearly Financial Results	<p>The AMC shall within one month of the close of each half year that is 31st March and 30th September, host its unaudited financial results of the Scheme on its website: www.principalindia.com in a user friendly and downloadable format (preferably in a spread sheet). An advertisement intimating the same, shall be published in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated</p>															
Annual Report	<p>A link to Annual Report or Abridged Summary of the Annual Report will be available on AMC's website www.principalindia.com and a link in this regard shall also be available on the website of AMFI i.e. www.amfiindia.com. Annual Report / Abridged Annual Report shall be sent by way of an e-mail link to the Investor's registered e-mail address not later than four months after the close of each financial year.</p> <p>Investor's need to opt-in to receive physical copies of the abridged summary of the annual report. Physical copy of the annual report shall be provided to only those unit holders who specifically opt-in to receive the same.</p> <p>Investors who have mentioned their e-mail address but still wish to receive physical copy of the Annual Report, may do so by submitting written request at any of our OPT. The 'opt-in' facility to receive physical copy of the scheme-wise annual report or abridged summary thereof will be/ is provided in the application form.</p> <p>Mutual Fund/ AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on its respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>Physical Copy (ies) of Annual Report will be available at the registered office of the AMC at all times.</p>															
Associate Transactions	Please refer to Statement of Additional Information (SAI)															
<p>Taxation</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>Applicable tax rates for financial year 2020-21 - Updated with the amendments as per the Finance Act, 2020</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Investors</th> <th>Mutual Funds</th> </tr> </thead> <tbody> <tr> <td>Tax on Distributed Income¹</td> <td>As per applicable slab/tax rates For FPIs – 20%</td> <td>Nil</td> </tr> <tr> <td colspan="3">Capital Gain</td> </tr> <tr> <td>Long-term Capital Gains²</td> <td>10%³</td> <td>Nil</td> </tr> <tr> <td>Short-term Capital Gains</td> <td>15%</td> <td>Nil</td> </tr> </tbody> </table>	Particulars	Investors	Mutual Funds	Tax on Distributed Income ¹	As per applicable slab/tax rates For FPIs – 20%	Nil	Capital Gain			Long-term Capital Gains ²	10% ³	Nil	Short-term Capital Gains	15%	Nil
	Particulars	Investors	Mutual Funds													
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	Capital Gain															
	Long-term Capital Gains ²	10% ³	Nil													
Short-term Capital Gains	15%	Nil														
<p>All the rates given above are exclusive of applicable surcharge and cess. For applicable slab/tax rates or surcharge rates, please refer to the clause on Taxation in the SAI.</p>																

¹ With effect from 1 April 2020, income distribution tax has been abolished and now the dividend income will be taxed in the hands of the unitholder. Further, as per section 57, resident unitholders can claim a deduction of interest expense to the extent of 20 per cent of dividend income.

² Capital gains arising on the transfer or redemption of equity-oriented units should be regarded as long-term capital gains if such units are held for a period of more than 12 months, immediately preceding the date of transfer.

³ Long-term capital gains arising on transfer of units of equity oriented mutual funds exceeding INR 100,000 is taxable at the rate of 10% (plus applicable surcharge, and health and education cess at the rate of 4% on income-tax and surcharge). However, as per the third proviso to section 48 of the Act, the capital gains shall be computed without giving effect to first and second proviso to section 48 of the Act, i.e. without taking benefit of foreign currency fluctuation and indexation benefit. Further, the cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.

Other points

Investors may be subject to Minimum Alternate Tax / Alternate Minimum Tax under section 115JB of the Act / Section 115JC of the Act respectively.

This chart is prepared on assumption that the investment in units of Mutual Fund would be characterised as capital assets in the hands of the unit holder.

Where the Fund receives any income from investments made in overseas jurisdiction, the same may be subject to withholding tax (or any other tax) in the relevant jurisdiction from which the income is received.

As the income of the fund is exempt from tax in India, credit / refund in respect of such foreign taxes may not be available in India.

Upon redemption of the units, securities transaction tax would be payable by the unit holders @ 0.001% of the redemption price.

For further details on taxation please refer to the clause on Taxation in the SAI.

Applicability of Stamp Duty:

With effect from July 01, 2020, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund purchase transactions (include fresh / additional purchases, switches and dividend re-investments) at the time of allotment of units. Pursuant to levy of stamp duty, the number of units allotted on such purchase transactions to the unitholders would be lower to that extent. In case of transfer of

	units, the stamp duty at the rate of 0.015% is applicable with effect from July 01, 2020.
Investor services	<p>For any enquiries and/or queries or complaints in respect of any terms and conditions of investments in the scheme(s), the investors are advised to address a suitable communication to AMC and marked to the attention of Head Customer Services - Mr. Hariharan Iyer at customer@principalindia.com. Written communications may also be forwarded to Principal Mutual Fund at Exchange Plaza, Ground Floor, B Wing, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 India alternatively faxed at +91 22 67720512.</p> <p>Our customer service executives can also be reached at the following contact:- 1800 425 5600.</p>

D. COMPUTATION OF NAV

The NAV of the Scheme for each option at any time shall be determined by dividing the net assets of the Scheme by the number of outstanding units on the valuation date.

NAV per unit = (Market / Fair Value of Securities + Accrued Income + Receivables + other assets - Accrued Expenses – payables-other liabilities)

No. of units outstanding of the Scheme / Option

The NAV will be calculated up to four decimals. The NAVs will be declared as of the close of every Business Day with 1 day time lag.

The computation of Net Asset Value, valuation of assets, computation of applicable Net Asset Value (related price) for repurchase, switch and their frequency of disclosure shall be based upon a formula in accordance with the Regulations and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds.

The dividend paid on units under the Dividend Option of the Fund shall be deducted in computing the NAV of the units under the Dividend Option, each time a dividend is declared and till it is distributed. Consequently, once the dividend is distributed, the NAV of the units will always remain lower than the NAV of the units under the Growth Option. The income earned and profits realized attributable to the units under the Growth Option shall remain invested and shall be deemed to have remained invested in the Growth Option (exclusive of the units under the Dividend Option) and would be reflected in the NAV of the units under the Growth Option. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

The NAV shall be calculated on all Business Days.

SECTION V: FEES AND EXPENSES

This section outlines the expenses that will be charged to the Schemes

A. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs, charges levied by the underlying Scheme(s) etc.

Pursuant to notification dated July 29, 2010, and circular dated August 6, 2010, issued by SEBI, following Total Expenses Structure shall be applicable to the Scheme:

- Total Expense Structure of the Scheme would consist of:
 - a. Management fees;
 - b. Other expenses relating to administration of the scheme; and
 - c. Charges levied by the underlying Scheme(s):

Provided that the sum total of a, b and the weighted average of the total expense ratio of the underlying schemes shall not exceed 2.25% of the daily net assets of the Scheme.

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

The estimated expenses under the Regular and Direct Plan^{\$} of the Scheme(s), is as per the table below:

Nature of Expenses	% of daily net assets
A. Investment Management and Advisory Fees charged by the AMC [^]	
B. Other expenses relating to administration of the Scheme -	
– Trustee Fees	
– Registrar and Transfer Agent Fees	
– Audit Fees	
– Custodian Fees	
– Costs related to investor communications	
– Marketing and Selling Expenses	
– Costs of fund transfer from one location to another,	
– Cost of providing account statements and repurchase cheques and warrants	2.25
– Costs of statutory advertisements	
– Cost towards investor education & awareness (at least 0.02 percent)	
– Brokerage & transaction cost (inclusive of Goods and service tax) over and above 0.12 percent for cash market trades	
– Good and Services Tax on expenses other than Investment Management and advisory fees	
– Expenses of respective underlying schemes@	
C1. Charges levied by the underlying Scheme(s) @	
C2. Rebate if any from charges levied by the underlying Scheme(s) *	
Total Annual Recurring Expenses (A+B+C1 - C2)	2.25
Additional expenses under regulation 52 (6A) (c) [^]	Upto 0.05%
Additional expenses for gross new inflows from specified cities #	Upto 0.30%

The annualized expense ratio charged by the underlying fund (i.e. Principal Global Investors Fund - Origin Global Smaller Companies Fund) is 1% during the month of August 2020.

Further, the total expense ratio of the scheme investing a minimum of sixty-five per cent of assets under management in equity oriented schemes as per scheme information document, the total expense ratio of the scheme

including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.25 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings of 2.25 per cent.

\$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.

^ Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards any of these expense heads.

@The annualized expense ratio charged by the underlying fund (i.e. Principal Global Investors Fund - Origin Global Smaller Companies Fund) is 0.0822% during the month of August 2019. Charges levied by the underlying Scheme(s) - As required by SEBI Circular No. MFD/CIR.No. 04/11488/2003 dated June 12, 2003, SEBI Circular No. SEBI/ IMD/CIR No. 7/104753/07 dated September 26, 2007, read with SEBI (Mutual Funds) (Amendment) Regulations, 2010, Investors are informed that they shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying Scheme(s) in which the Scheme will make investments. Charges of the underlying Scheme (Part C1 in the table above) will be borne indirectly by the Investors of the Scheme.

* Rebate from charges levied by the underlying Scheme(s) - Pursuant to the provisions of SEBI Circular SEBI/IMD/CIR No 18/198647/2010 dated March 15, 2010, AMC shall not enter into any revenue sharing arrangements with the underlying funds in any manner and shall not receive any revenue by whatever means/head from the underlying funds. Any commission or brokerage received from the underlying funds shall be credited into the Scheme's account. It is clarified that, rebate if any (of management and/or other fees/charges) received by the Scheme from fees/charges already levied by the underlying Scheme (in part C1 above), shall be credited into the Scheme's account and reduced from the annual recurring expenses charged to the Scheme.

It is clarified that the sum total of A plus B plus weighted average of the total expense ratio of the underlying scheme (C1) net of rebate (C2) shall not exceed 2.25% of the daily net assets of the scheme.

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

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(s) under Regulation 52 (6A) -

- (a) Brokerage and transaction costs incurred for the purpose of execution of trades and included in the cost of investment, not exceeding 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivative transactions;
- (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 scheme in case the said inflows are redeemed within a period of one year from the date of investment. Inflows of amount upto Rs. 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor".

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

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

The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Additionally, AMC's shall upload the TER details on the website under the below link:

<https://www.principalindia.com/downloads-disclosures.aspx>

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).

Further, the following may be charged to the Schemes within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (Mutual Funds) Regulations, as amended from time to time -

- (a) Goods and Service tax on expenses other than investment and advisory fees, if any;
 - (b) Goods and Service Tax on brokerage and transaction costs on execution of trades, if any; and
 - (c) Investor Education and awareness fees of at least 2 basis point on daily net assets of respective schemes
- The Goods and service tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of prescribed under Regulation 52 of SEBI Regulations.

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 Scheme will bear directly or indirectly.

The Fund 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.

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.

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.

Illustration of impact of expense ratio on Scheme's returns:

Particulars		Regular Plan	Direct Plan
Opening NAV per unit	A	10.0000	10.0000
Gross Scheme Returns @ 8.75%	B	0.8750	0.8750
Expense Ratio @ 1.50 % p.a.	$C = (A \times 1.50\%)$	0.1500	0.1500
Distribution Expense Ratio @ 0.25 % p.a. ¹	$D = (A \times 0.25\%)$	0.0250	0.0000

Total Expenses	$E = C + D$	0.1750	0.1500
Closing NAV per unit	$F = A + B - E$	10.7000	10.7250
Net 1 Year Return	$F/A - 1$	7.00%	7.25%

1 Distribution/Brokerage expense is not levied on Direct Plan

B. LOAD STRUCTURE & TRANSACTION CHARGES

Load Structure

- 1) Exit Load is an amount which is paid by the investor to redeem the units from the scheme.
- 2) Load details:

TYPE OF LOAD:	LOAD CHARGEABLE AS %AGE OF NAV-
Entry Load	Not applicable 3)
Exit Load	If redeemed on or before 1 year from the date of allotment – 1%.

No exit load shall

be levied for switch-out from Direct Plan to Regular Plan or from Regular Plan to Direct Plan. However, any subsequent switch-out or redemption of such investment from Regular Plan/ Direct Plan shall be subject to exit load based on the original date of investment in the Direct Plan/ Regular Plan.

No exit load shall be levied for switching between Options under the same Plan within the Scheme.

- 4) Switch of investments between Plans under a Scheme having separate portfolios, will be subject to applicable exit load.
- 5) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 inter alia no entry load will be charged by the Fund with effect from August 01, 2009. Upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN holder.
- 6) Effective October 01, 2012, exit load (if any) charged to the unit holders by the Mutual Fund on redemption (including switch out) of units shall be credited to the respective scheme net of Goods and service tax. Goods and Service Tax on exit load, if any, shall be paid out of the exit load proceeds.
- 7) Load structure is variable and subject to change from time to time, in alignment with provisions of the relevant SEBI Regulations/Guidelines. The AMC reserves the right to change/modify exit/switchover load (including zero load), depending upon the circumstances prevailing at any given time. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated and also display the same on the website / Investor service center.

The AMC may also:

- i. Attach the Addendum to Scheme Information Document and Key Information Memorandum and / or circulate the same to Distributors / Brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
- ii. Arrange to display the addendum to the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
- iii. Disclose exit load/ CDSC in the statement of accounts issued after the introduction of such load/CDSC.
- iv. take other measures which it may feel necessary.

The investor is requested to check the prevailing load structure of the scheme before investing. For the current applicable structure, he may refer to the website of the AMC - www.principalindia.com or may call at may call at 1800 425 5600 or your distributor.

- 8) Units issued on reinvestment of dividends shall not be subject to exit load.
- 9) Load on switch out will be same as exit load applicable to the respective schemes.
If the Applicable NAV is Rs. 11.25 and a 1% exit load is charged the repurchase price will be calculated as follows:
E.g. Repurchase Price = Applicable NAV x (1-Exit Load, if any).
Therefore, the Repurchase Price would be Rs. 11.25 x (1-1.00% of Rs. 11.25) = Rs. 11.1375.
- 10) The repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV. However, the difference between the repurchase price and sale price shall not exceed 7% on the sale price.
- 11) The exit load may be linked to the period of holding. Any imposition/enhancement or change in load structure shall be applicable on prospective investment only. However, any change at a later stage shall not affect the existing unit holders adversely.

Transaction Charges –

In accordance with SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, Principal Asset Management Private Limited (PAMC) (formerly known as Principal Pnb Asset Management Company Private Limited) /Principal Mutual Fund(PMF) shall deduct Transaction Charges on purchase / subscription received from the Investors through Distributors/Agents (who have opted to receive the transaction charges) as under:

(i) **First Time Mutual Fund Investor (across Mutual Funds):** Transaction charge of 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.

First time investor in this regard shall mean an Investor who invests for the first time ever in any Mutual Fund either by way of Subscription or Systematic Investment Plan.

(ii) **Investor other than First Time Mutual Fund Investor:** Transaction charge of 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.

However, Transaction Charges in case of investments through Systematic Investment Plan (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.

(iii) **Transaction charges shall not be deducted for:**

- purchases /subscriptions for an amount less than Rs. 10,000/-;
- transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan/Sweep facility under the Dividend Option of the Scheme(s) etc.;
- purchases/subscriptions made directly with the Fund (i.e. not through any Distributor/Agent);
- transactions routed through Stock Exchange route.

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

Further, in accordance with SEBI Circular No. SEBI/IMD/CIR/No.4/168230/09 dated June 30, 2009, upfront commission to Distributors/Agents shall be paid by the Investor directly to the Distributor/Agent by a separate cheque based on his assessment of various factors including the service rendered by the Distributor/Agent.

VI. RIGHTS OF UNITHOLDERS

Please refer to Statement of Additional Information for details.

VII. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY.

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

1.	Penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.	Nil
2.	In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.	Nil
3.	Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.	Nil
4.	Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.	*As mentioned below
5.	Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.	Nil

* There is a legal case filed at the instance of CBI, Economic Offences Wing, Mumbai pertaining to the purchase of certain shares at SBI Mutual Fund. These proceedings have been filed against several persons then engaged with SBI Mutual Fund, including Mr. Rajat Jain – Chief Investments Officer who was at that time engaged with SBI Mutual Fund. These proceedings are pending as on date and no orders so far have been passed.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Offices of AMC Identified as Official Point of Acceptance / Investor Service Centres

Principal Asset Management Private Limited (formerly known as Principal Pnb Asset Management Company Private Limited) - OPA & ISC:

Mumbai: Exchange Plaza, 'B' wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

New Delhi: A-121, 12th Floor, Himalaya House, 23 K. G. Marg, New Delhi – 110 001.

Ahmedabad: 301, 3rd Floor, Amarnath Business Centre-2, St. Xaviers College Corner, Off. C. G. Road, Navrangpura, Ahmedabad - 380 009.

Bengaluru: 410, 4th Floor, Prestige Meridian -1, No.29, M G Road, Bengaluru - 560 001.

Pune: Office No.2, 2nd Floor, Aditya Centeegra, Ferguson College Road, Dnyaneshwar Paduka Chowk, Shivajinagar, Pune - 411 004.

Chandigarh: SCO NO 2471-72, 2ND Floor, Sector 22C, Chandigarh, Pincode - 160 022. Tel: 0172 - 4044467, 4044468

Jaipur: Office Number 445, 4th Floor, Ganpati Plaza, M. I. Road, Jaipur, Pincode - 302 001

Chennai: Amara Sri, Regus Anna Salai, Old No.313, New No.455, Block No.75, 7th Floor, Anna Salai, Teynampet, Chennai – 600018

Hyderabad: Regus Solitaire Business Centre Pvt Ltd., Level 4, 411 Gumidelli Towers, Old Airport Road, Begumpet, Hyderabad – 500016

Lucknow: 406, 4th Floor, Regus Business Centre, Halwasiya Court, Hazratganj, Lucknow - 226 001

Kolkata: The Legacy, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700017

Centres of KFin Technologies Private Limited (R&T to Principal Mutual Fund) which have been identified as Official Point of Acceptance:

Anantapur: Plot No: 12-313, Balaji Towers, Suryanagar, Ananthapur Village, Anantapur - 515001. • **Agartala:** OLS RMS Chowmuhan, Mantri Bari Road, 1st Floor, Near Traffic Point, Tripura West, Agartala - 799001. • **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures, Sanjay Place, Agra-282 002 • **Ahmedabad:** Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road, Ajmer - 305 001 • **Akola:** Yamuna Tarang Complex, Shop No. 30, Ground Floor N. H. No. 06 Murtizapur Road, Opp. Radhakrishna Talkies, Akola - 444004. • **Alleppy:** 1st Floor JP Towers, Mullackal, KSRTC Bus Stand, Alleppy - 688011 • **Alwar:** Office Number 137, First Floor, Jai Complex Road No - 2, Alwar - 301001 • **Aligarh:** Sebti Complex, Centre Point, In The city of Aligarh - 202 001 • **Allahabad:** Saroj Bhawan, Patrika Marg, Civil Lines, In The City of Allahabad - 211 001 • **Amritsar:** 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar-143 001 • **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala - 13300 • **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601 • **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand-380 001 • **Asansol:** 112/N G. T. ROAD BHANGA PACHIL, G.T Road Asansol Pin - 713 303; Paschim Bardhaman West Bengal, Asansol - 713303.. • **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad-431 005 • **Azamgarh:** House No. 290, Ground Floor, Civil Lines, Near Sahara Office, Azamgarh - 276001. • **Balasore:** 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001. • **Bangalore:** No. 35, Puttanna Road, Basavanagudi, Bangalore - 560004. • **Bankura:** Ambika Market Complex, Gr. Floor, Nutanganj, Post & Dist Bankura, Bankura-722 101 • **Bareilly:** 54-CIVIL LINES, Ayub Khan Chauraha, Bareilly - 243001 • **Begusarai:** C/o. Dr. Hazari Prasad Sahu, Ward No. 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. • **Bellary:** Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar, Bellary - 583 103. • **Belgaum:** Premises No. 101, CTS No. 1893, Shree Guru Darshani Tower Anandwadi, Hindwadi, Belgaum - 590011. • **Berhampur:** Opp Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or) - 760001 • **Bharuch:** Shop No. 147-148, Aditya Complex, Near Kasak Circle, Bharuch-392 001 • **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. • **Bhavnagar:** 303, Sterling Point, Waghawadi Road, Bhavnagar - 364 001. • **Bhatinda:** MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India MF GT Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhilai:** Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. • **Bhilwara:** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near CanaraBank, Bhilwara - 311001. (Rajasthan) • **Bhopal:** Kay Kay Business Centre, 133, Zone I, M.P. Nagar, Above City Bank, Bhopal-462 011 • **Bikaner:** 70-71 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334003. • **Bhubaneshwar:** A/181, Saheed Nagar; Janardan House; rdR oom #: 07; 3 Floor; Bhubaneshwar; Pin-751007 • **Bilaspur:** Shop.No. 306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur - 495001. • **Bokaro:** B-1, 1st Floor, City Centre, Sector-4, Near Sona Chandi Jewellers, Bokaro-827 004 • **Burdwan:** Anima Bhavan, 1st Floor, Holding No. 42, Sreepally, G. T. Road, Burdwan – 713103, West Bengal. • **Chandigarh:** First Floor, SCO 2469-70, Sec. 22-C, Chandigarh, Pin code- 160022 • **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba

Village, Calicut - 673001. • **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp. Chief Metropolitan Court, Chennai-600 002 • **Chinsura:** No. 96, PO: Chinsurah, Doctors Lane, Chinsurah - 712101. • **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam-682 036 • **Coimbatore:** 3rd Floor, Jaya Enclave, 1056/1057 Avinashi Road, Coimbatore-641 018 • **Cuttack:** P.O. - Buxi Bazar, Cuttack, Opp. Dargha Bazar, Dargha Bazar, Cuttack-753 001 • **Darbhangha:** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003. 54. • **Davangere:** D. No 162/6, 1st Floor, 3rd Main, P. J. Extension, Davangere Taluk, Davangere Manda, Davangere - 577002. • **Dehradun:** Kaulagarh Road, Near Sirmour Margabove, Reliance Webworld, Dehradun-248 001 • **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria - 274001. • **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad-826 001 • **Dharwad:** 307/9-A, 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P.B. Road, Dharwad - 580001. • **Dhule:** Ground Floor, Ideal Laundry Lane No. 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule 424001. • **Dindigul:** No 59B, New Pensioner Street, Palani Road, Opp. Gomathi Lodge, Dindigul - 624001 • **Durgapur:** Mwav-16 Bengal Ambuja, 2nd Floor, City Centre, 16 Dt Burdwan, Durgapur-713 216 • **Erode :** Address No. 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638003. • **Eluru:** D. No-23A-7-72/73, K.K. S Plaza, Munukutla Vari Street, Opp. Andhra Hospitals, R. R. Peta, Eluru - 534002. • **Faridabad:** A-2B, 1st Floor, Nehru Groundnit, Faridabad-121 001 • **Ferozpur:** The Mall Road, Chawla Bulding, Ist Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur - 152002. • **Gaya:** Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya - 823001. • **Gulbarga:** H. No. 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga - 585105 • **Ghaziabad:** FF - 31, Konark Building, Rajnagar, Ghaziabad - 201003 • **Ghazipur:** House No. 148/19, Mahua Bagh, Ghazipur - 233001. • **Goa:** Flat No. 1-A, H. No. 13/70, Timotio Bldg. Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panaji, Goa - 403 001 • **Gonda:** H No. 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil Lines, Gonda - 271001. • **Gorakhpur:** Above V.I.P. House adjacent, A.D. Girls College, Bank Road, Gorakhpur-273 001 • **Gurgaon:** 2 Floor, Vipul Agora, M. G. Road, In The City of Gurgaon, Haryana - 122001. • **Guntur:** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522 002. • **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, G.S. Road, Guwahati - 781 007 • **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior. M.P.-474 009 • **Haldwani:** Shop No. 5, KMVN Shopping Complex, Haldwani - 263139. • **Haridwar:** Shop No.13, 1st Floor, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan:** SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Souther Star, K.R. Puram, Hassan - 573201. • **Hissar:** Shop No. 20, Ground Floor, R. D. City Centre, Railway Road, Hissar - 125001. • **Hoshiarpur:** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli:** R. R. Mahalaxmi Mansion, Above IndusInd Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029.. • **Hyderabad:** Karvy HOUSE, No. 46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **KARVY SELENIUM,** Plot No. 31 & 32, Tower B, Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Ranga Reddy District, Hyderabad - 500 032 • **Indore:** 2nd Floor, 203-205, Balaji Corporates, Above ICICI Bank, 19/1 New Palasia, Indore-452 001 • **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur-482 002 • **Jaipur:** Of fice Number 101, 1 Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 320001 • **Jalandhar:** Office No. 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jalgaon:** 269 Jae Vishwa, 1st Floor, Above United Bank of India, Baliram Peth, Near Kishor Agencies, Jalgaon - 425 001 • **Jalpaiguri:** D.B. C. Road, Opp. Nirala Hotel, Opp. Nirala Hotel, Opp. Nirala Hotel, Jalpaiguri - 735101. • **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu-180 012 • **Jamnagar:** 131 Madhav Plaza, ,Opp. SBI Bank, Nr. Lal Bunglow, Jamnagar - 361008. • **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur-831001. • **Jodhpur:** 203, Modi Arcade, Chopasni Road, Jodhpur-342 001 • **Junagadh:** 124-125 Punit Shopping Center, M.G. Road, Ranavav Chowk, Junagadh-362 001 • **Jaunpur:** R. N. Complex, 1-1-9-G, R. N. Complex, Opposite Pathak Honda, Above Oriental Bank of Commerce, Jaunpur - 222002. • **Jhansi:** 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001. • **Kannur:** 2nd Floor, Global Village, Bank Road, Kannur- 670001 • **Karur:** No. 88/11, BB Plaza, NRMP Street, K.S. Mess Back side, Karur - 639002. • **Kanpur:** 15/46, B, Gr. Floor, Opp. Muir Mills, Civil Lines, Kanpur-208 001 • **Karimnagar:** 2nd Shutter, H No. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar - 505001. • **Karnal:** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal-132 001 • **Khammam:** 11-4-3/3, Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old CPI Office, Near PriyaDarshini College Nehru Nagar, Khammam - 507002. • **Kharagpur:** KFin Technologies Pvt. Ltd., Holding No. 254/220, SBI Building, Malancha Road, Ward No.16, P.O. Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721304. • **Kolhapur:** 605/1/4, E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur-416 001 • **Kollam:** Ground Floor, Narayanan Shopping Complex, Kausthubhshree Block, Kadapakada, Kollam - 691008. • **Kolkata:** Apeejay House (Beside Park Hotel), 15 Park Street, C Block, 3rd Floor, Kolkata-700 016 • **Korba:** Nidhi Biz Complex, Plot No. 5, Near Patidar Bhawan, T. P. Nagar, Korba - 495677. • **Kota:** 29, 1st Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324 007 • **Kottayam:** 1st Floor Csiascension Square, Railway Station Road, Collectorate P.O., Kottayam - 686002. • **Kurnool:**

Shop No:47, 2 Floor, S. Komda Shopping Mall, Kurnool - 518001. • **Lucknow:** 1st Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226 001 • **Ludhiana:** SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana 141001. • **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403601. • **Malda:** Ram Krishna Pally; Ground Floor; English Bazar; Malda - 732101 • **Malappuram:** 2nd Floor, Peekays Arcade, Down Hill, Malappuram - 676505. • **Mangalore:** Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore-575 003 • **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi - 175001. • **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. • **Meerut:** H No. 5, Purva Eran, Opp. Syndicate Bank, Hapur Road, Meerut - 250001 • **Mehsana:** Ul-47, Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana-384 002 • **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, In The City of Moradabad - 244 001 • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001. • **Mirzapur:** Ground Floor, Triveni Campus, Ratan Ganj, Mirzapur - 231001. 66. • **Morena:** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena - 476001. • **Mumbai:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg., Fort, Mumbai-400 001 • **Mumbai - Borivali:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai - 400 092 • **Mumbai - Thane:** 101, Yashwant Building, Ram Ganesh, Godkari Path, Ram Maruti Road, Naupada, Thane-400 602 • **Mumbai - Vashi:** C , Wing Flat No. 324 ,1 Floor , Vashi Plaza, Sector 17, Vashi, Navi Mumbai - 400 703. • **Mumbai - Vile Parle:** Shop No: 1, Ground Floor, Dipti Jyothi Co-operative Hsg. Society, Near MTNL Office, P. M. Road, Vile Parle - East Mumbai - 400057. • **Muzaffarpur:** First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar - 842001 • **Mysore:** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore-570 001 • **Nadiad:** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad-387 001 • **Nagercoil:** H No 45 ,1st Floor, East Car Street, Nagercoil - 629001. • **Nagpur:** Plot No. 2/1, House No 102/1, Mangaldeep Appartment, Mata Mandir Road, Opp. Khandelwal Jewelers, Dharampeth, Nagpur-440 010 • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nashik - 422 002. • **Nanded:** Shop No.4, Santakripa Market, G.G. Road, Opp. Bank of India, Nanded - 431601. • **Navsari:** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396 445, Gujarat. • **Nellore:** D No:16-5-66 Ramarao Complex, No. 2 Shop No. 305, 3rd Floor, Nagula Mitta Road, Opp. Bank of Baroda, Nellore – 524 001 • **New Delhi:** 305, New Delhi House, 27, Barakhamba Road, New Delhi -110 001 • **Noida:** F - 21, Sector - 18, In The City of Noida, Noida - 20130 • **Palghat:** No. 20 & 21, Metro Complex, H.P.O. Road, Palakkad, H.P.O. Road, Palakkad - 678001. • **Panipat:** 1st Floor, Java Complex, Above Vijaya Bank, G.T. Road, Panipat-132103 • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot - 145001. • **Patiala:** SCO-27 D, Chotti Baradari, Near Car Bazaar, Patiala-147 001 • **Patna:** 3-A, 3rd Floor, Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna-800 001 • **Pollachi:** 146/4 Ramanathan Building ,1st Floor, New Scheme Road, Pollachi - 642002. • **Pondicherry:** No 122(10b), Muthumariamman Koil Street, Pondicherry - 605001. • **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No. 576/1 TP, Scheme No.1, F. C. Road, Bhamburda, Shivaji Nagar, Pune - 411 004 • **Raipur:** Office No S-13, Second Floor, Raheja Tower, Fafadih Chowk, Jail Road, Raipur (C.G.) - 492 001 • **Rajahmundry:** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533 101. • **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowky, Rajkot, Gujarat - 360 001 • **Ranchi:** Room No. 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi-834 001 • **Ratlam:** 1 Nagpal Bhawan Free Ganj Road, Do Batti, Near Nokia Care, Ratlam - 457001. • **Renukoot:** C/o. Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot - 231217. 68. • **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp. Teerth Memorial Hospital, Rewa - 486001. • **Rohtak:** Shop No. 14, Ground Floor, Delhi Road, Rohtak - 124001. • **Roorkee :** Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee - 247667. • **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Rourkela; Sundargarh; Pin - 769012 • **Sagar:** II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar, Sagar – 470 002 • **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001. • **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001. • **Satna:** 1st Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485001. • **Salem:** No. 40, 2nd Floor, Brindavan Road, Fairlands, Near Perumal Koil, Salem-636 016 • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong-793 001 • **Shimoga:** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga - 577201. • **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri - 473551. • **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar - 332001. • **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001. 75. • **Solan:** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212. • **Solapur:** Block No. 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Solapur - 413004. • **Sonepat:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonapat - 131001. • **Sri Ganganagar:** Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, Near Baba Ramdev Mandir, Sri Ganganagar - 335001 • **Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat:** G-5, Empire State Buliding, Near Udhna Darwaja, Ring Road, Surat-395 002 • **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. • **Srikakulam:** D. No. 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam - 532001.

• **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar, Gujarat, Pin code – 382011. • **Thanjavur:** No .1, Basement, Nallaiyah Complex, Srinivasam Pillai Road, Thanjavur - 613001. • **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp. Sridevi Complex, Tirupathi - 517 501. • **Tirunelveli:** 55/18, Jeney Building, S.N. Road, Near Aravind Eye Hospital, Tirunelveli-627 001 • **Tirupur:** No. 669A, Kamaraj Road, Near Old Collector Office, Tirupur - 641604. • **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp, Axis Bank, Thiruvalla - 689107 • **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road Near Dhanalakshmi Bank H O, Thrissur-680 001 • **Trichy:** No. 23C/1 E V R Road, Near Vekkaiammann Kalyana Mandapam, Putthur, Trichy - 6200017 • **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum-695 010 • **Tuticorin:** 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. • **Udaipur:** 201-202, Madhav Chambers, Opp. GPO, Chetak Circle, Udaipur-313 001 • **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain – 456 010 • **Vadodara:** 203, Corner point, Jetalpur Road, Vadodara - 390 007 • **Valsad:** 406 Dreamland Arcade, Opp. Jade Blue, Tithal Road, Valsad - 396001 • **Vapi:** Shop No. 12, Ground Floor, Sheetal Appartment, Near K.P. Tower, Vapi-396 195 • **Varanasi:** D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sigra, Varanasi - 221010, • **Vellore:** No. 1, M. N. R. Arcade, Officers Line, Krishna Nagar, Vellore-632 001 • **Vijayanagaram:** D. No: 20-20-29, 1st Floor, Surya Nagar, Kalavapuvvu Meda, Near Ayodhya Stadium, Dharmapuri Road, Vizianagaram - 535002. • **Vijayawada:** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada-520 010 • **Visakhapatnam:** DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweller Showroom , Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Warangal:** Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal -506002 • **Yamuna Nagar:** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar - 135001.

In addition to above, for all the Schemes, Eligible Brokers/Clearing Members/Depository Participants as defined in the SID will be considered as the Official Point of Acceptance for the transactions preferred through the MFSS.

Points of Service (“POS”) of MF UTILITIES INDIA PRIVATE LIMITED (“MFUI”) as Official Point of Acceptance: The Online Transaction Portal of MF Utility is www.mfuonline.com and the list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as updated from time to time

Name, Address and Website of Registrar:

KFin Technologies Private Limited. (Unit: Principal Mutual Fund),

Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal |
Hyderabad - 500032.

• Tel.: (040) 2331 2454. • www.karvyfintech.com