



KEY INFORMATION MEMORANDUM & APPLICATION FORMS

Offer of units at applicable NAV based price

Equity Diversified Funds & Balanced Funds

Principal Growth Fund
Principal Dividend Yield Fund
Principal Global Opportunities Fund
Principal Junior Cap Fund
Principal Large Cap Fund
Principal Infrastructure & Services Industries Fund
Principal Index Fund
Principal Resurgent India Equity Fund
Principal Balanced Fund
Principal Child Benefit Fund

Debt / Liquid Funds

Principal Income Fund
Principal Floating Rate Fund
Principal Monthly Income Plan
Principal Cash Management Fund
Principal Government Securities Fund
Principal Liquid Plus Fund
Principal Money Manager Fund

ELSS

Principal Tax Savings Fund
Principal Personal Tax Saver Fund

INVESTMENT MANAGER

Principal Pnb Asset Management Company Private Limited

Exchange Plaza, 'B' wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.
Tel.: 022-2202 1111. Fax: 022-22044466

Principal Mutual Fund

Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

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

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

This KIM is dated April 25, 2008.

Contents	Page No.
Dummy Form	1
Application Forms	4
Principal Growth Fund	38
Principal Dividend Yield Fund	39
Principal Global Opportunities Fund	40
Principal Junior Cap Fund	41
Principal Large Cap Fund	42
Principal Infrastructure & Services Industries Fund	43
Principal Index Fund	44
Principal Resurgent India Equity Fund	45
Principal Balanced Fund	46
Principal Child Benefit Fund	47
Principal Income Fund	48
Principal Floating Rate Fund	49
Principal Monthly Income Plan	50
Principal Cash Management Fund - Liquid Option	51
Principal Government Securities Fund	52
Principal Liquid Plus Fund	53
Principal Money Manager Fund	54
Principal Tax Savings Fund	55
Principal Personal Tax Saver Fund	56
Information Common To Schemes	57

DUMMY FORM

(FOR INVESTOR REFERENCE)

Application Form for Equity Schemes

Application No.

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. Name of Sole / First Unit Holder

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☒ Mr. ☐ Ms

S H Y A M T N A M E M I D K U M A R A M E L A S H A R M A E

Please ensure it is fully complete and legible

Date of Birth 0 1 0 7 1 9 6 8 PAN A H L Q S I 5 0 2 M Enclosed (please ☒)

Please attach copy of KYC acknowledgement letter^

☐ PAN copy

It is mandatory to provide PAN details for all investments.

Please furnish names of joint applicants if any and full name of each holder should be provided

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y PAN Enclosed (please ☒)

Please attach copy of KYC acknowledgement letter^

☐ PAN copyNAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y PAN Enclosed (please ☒)

Please attach copy of KYC acknowledgement letter^

☐ PAN copyGuardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / Contact Person (DESIGNATION in case of non-individual Investors) (PAN not required for contact person)

F I R S T N A M E M I D D L E N A M E L A S T N A M E

In case of minor, the details of the guardian of the minor shall be filled in the space provided

Date of Birth D D M M Y Y Y Y PAN Enclosed (please ☒)

Please attach copy of KYC acknowledgement letter^

☐ PAN copy

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC)

Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

Address should be complete and legible to ensure timely communication in future

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

B - 1 4 R A H E J A W I L L O S , L I N K I N G R O A D , M A L

A D W E S T

City M U M B A I Pin Code 4 0 0 1 0 1

State M A H A R A S H T R A Country I N D I A

If you are NRI, provide overseas address alongwith the local address, However all correspondence shall be done at the local address

OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City Zip Code

State Country

Please provide telephone number / email id of the First Applicant, so as to facilitate faster and efficient communication

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone 0 2 2 4 5 6 6 7 6 R 6 7 6 6 6 5 4 2 2 Fax 6 6 5 6 8 2 1 1

Mobile 1 2 3 4 5 6 7 8 9 0 ☐ I / We wish to receive updates via SMS on my mobile (Please ☒)

e-mail X Y Z @ Y A H O O C O M O C K L E T T E R S

I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ☒] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / InformationSTATUS OF FIRST APPLICANT (Please ☒)☒ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / FII ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ☒)☐ Business ☒ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify)MODE OF HOLDING (Please ☒)☒ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

Please indicate the mode of holding for operating the folio

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

To get updated information about your investment, please request for this identification number so that your account information is just a click away.

Individual applicant/s can avail of nomination facility by filling up as provided below

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME <input checked="" type="checkbox"/> Mr. <input type="checkbox"/> Ms		Date of Birth	0	6	0	2	1	9	4	7
R A J E N D R A K U M A R S H A R M A		(in case of minor)								
NAME OF PARENT / LEGAL GUARDIAN (in case of minor) <input type="checkbox"/> Mr. <input type="checkbox"/> Ms										
ADDRESS OF NOMINEE / GUARDIAN										
B - 1 4 R A H E J A W I L L O S, L I N K										
I N G R O A D, M A L A D W E S T										
City M U M B A I		Pin Code	4	0	0	1	0	1		
		Specimen Signature of Nominee / Guardian								

Please provide payment details in the place as provided below

5 PAYMENT DETAILS (Mandatory)

Investment Amount (Rs.)	1	0	0	0	0	DD Charges (Rs.)	0	0	Net Amount (Rs.)	1	0	0	0	0											
Mode of Payment (Please ✓)	<input checked="" type="checkbox"/> Cheque <input type="checkbox"/> DD		*Cheque / DD No.		0	1	2	5	6	7	9	4	3	2	1	0	Dated	2	3	0	5	0	7	Y	Y
Account No.	0	0	0	4	0	1	1	0	7	9	6	5	Account Type (Please ✓)		<input checked="" type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR										
Drawn on Bank & Branch	I C I C I B A N K		M A H A L A X M I																						
City	M U M B A I				PIN Code																				

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name".

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form

<input type="checkbox"/> Principal Growth Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep	<input type="checkbox"/> Principal Dividend Yield Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep	<input type="checkbox"/> Principal Global Opportunities Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep
<input type="checkbox"/> Principal Junior Cap Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest	<input type="checkbox"/> Principal Large Cap Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest	<input type="checkbox"/> Principal Infrastructure & Services Industries Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep
<input type="checkbox"/> Principal Index Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep	<input type="checkbox"/> Principal Resurgent India Equity Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest	<input type="checkbox"/> Principal Balanced Fund <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep
Sweep to Scheme		
Plan		Option

(In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)

If you wish to Sweep from an existing scheme to a new scheme, please provide the complete details

As per the SEBI guidelines it is mandatory for applicants to mention their complete Bank Account details in the application form. In the absence of the Bank details the application form shall be liable to be rejected

7 BANK ACCOUNT DETAILS (Mandatory)

Bank Name (Do not abbreviate)	I C I C I B A N K																									
Account No.	0	0	0	4	0	1	1	0	7	9	6	5	Branch / City		M U M B A I											
(Please provide the full account number)																										
Branch Address	R A C E C O U R S E		M A H A L A X M I																							
						Pin Code																				
						4 0 0 0 3 8																				
Account Type (Please ✓)	For Residents <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Current		For Non-Resident		<input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others																					
MICR Code	0	0	0	4	0	1	1	0	7	This is a 9 digit number next to your Cheque No.																
Only For RTGS	IFSC Code	0	0	0	4	0	1	1	0	7	9	6	NEFT Code	1	2	3	4	0	1	1	0	7	9	6	Essential Enclosures : (For Direct Credit)	
																								<input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque		

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

Please submit the following documents with your application (wherever applicable)

If you wish to make a SIP, please fill the section accordingly.

8 DOCUMENTS ENCLOSED (Please ✓)

- ☐ Memorandum & Article of Association
☐ Trust Deed ☐ Bye-Laws ☐ Partnership Deed
☐ Resolution / Authorisation to invest
☐ List of Authorised Signatories with Specimen Signature(s)
☐ Power Of Attorney

9 APPLICATION ENCLOSED (Please ✓)

- ☐ **Systematic Investment Plan**
☐ Post dated Cheques ☐ SIP Auto Debit Form
☐ HDFC Standing Instruction (HDFC Bank Account Holders only)
☐ ICICI Standing Instruction (ICICI Bank Account Holders only)
☐ **Systematic Withdrawal Plan** ☐ **Systematic Transfer Plan**

All applicants must sign the form, including existing unitholder.

If investments are made through a POA holder.

10 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the offer document/s to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/ We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.

I/ We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/ our bank for any reason whatsoever.

I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.

Applicable to NRIs only:

I/ We confirm that I am / we are Non- Residents of Indian Nationality / Origin and I/ We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non – Residents External / Ordinary Account / FCNR Account.

SIGNATURES	Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE		POA HOLDER SIGNATURE		
		POA Details - Name				
		PAN				
		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])				
SIGNATURES	Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE		POA HOLDER SIGNATURE		
		POA Details - Name				
		PAN				
		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])				
SIGNATURES	Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE		POA HOLDER SIGNATURE		
		POA Details - Name				
		PAN				
		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])				

[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Application No.
ARN No:

Received from

Cheque/DD No.

Dated: DD / MM / YYYY

Drawn on Bank & Branch

Scheme / Plan / Option

Amount Rs.

Signature, Stamp & Date

Please Note : All purchases are subject to realisation of payment instrument



Principal Mutual Fund

Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For investment related enquiries, please contact:

Principal Mutual Fund

Ph : 1800-22-5600 (Toll Free Number) or

022-22021111 (If calling from a Non MTNL / Non BSNL lines)

Email : customer@principalindia.com

Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques/DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

SIP Auto Debit Form / SI Form

REGISTRATION CUM MANDATE FORM FOR ECS / SI (Debit clearing / Auto Debit)

First Investment in SIP vide a cheque and subsequent investments via **Auto Debit**, available in selected cities only.

☐ New SIP Registration - by an existing investor ☐ Change in Bank Account for an existing Investor with Principal Mutual Fund
☐ New SIP Registration - by a new investor (Also attach the new application form duly filled & signed)

1 COMPANY REQUIREMENTS

A APPLICANT AND INVESTMENT DETAILS (Please note that the applicant's details and mode of holding are as per the existing folio number)

Sole / First Applicant Name

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Account No. for Existing Investors

Application No. (As mentioned on the main Application Form)

PAN Please attach copy of KYC acknowledgement letter^ ☐ Enclosed (please ✓)
☐ PAN copy

^ In case the investments is Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

B SIP AND BANK DETAILS (Please note that a minimum 30 days is required to set up Direct Debit / SI)

Each SIP Amount (Rs.)

First SIP Cheque No.

(Note: Cheque should be drawn on bank details provided below)

Second and subsequent installment dates ☐ 1st ☐ 5th ☐ 15th ☐ 25th (the date on which you want to invest for subsequent period) SIP Period Start From (2nd instalment) M M Y Y End on (Last instalment) M M Y Y

AMC reserves the right to introduce / modify the frequency for SIP

2 BANK REQUIREMENTS

Account Holder Name as in the Bank Account

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Bank Name

Branch Name

Branch

Address

Pin Code

Tel. No.

City

MICR Code**

This is a 9 digit number next to your Cheque No.

Account Type (Please ✓) ☐ Savings ☐ Current ☐ Cash Credit ☐ NRE ☐ NRO ☐ Others

Mandatory Enclosure

Ledger No. / Ledger Folio No.

☐ Blank Cancelled Cheque ☐ Copy of Cheque

Account No.

Name of the Scheme / Plan / Option	Start Date	Periodicity (M / Qly)	Each amount of installment	Number of installments

Start Date D D M M Y Y Y Y

** Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected. MICR Codes starting or ending with 000 are not valid for ECS / SI.

I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS / Auto Debit. In case the Cheque(s) are dishonoured, the Bank and Principal Mutual Fund shall not be held responsible. I / we further understand that the contents hereof form an integral part of the main application form.

Sole / First Unit Holder's Signature

(Signature of the legal guardian when the First Unit Holder is minor)

Second Unit Holder's Signature

Third Unit Holder's Signature

Please note Signature(s) should be as it appears on the application form and in the same order. In case, MOH is joint, all applicants are requested to sign.

Date D D M M Y Y Y Y

(Bank's Stamp)

Signature of the Authorised Official from the Bank

FOR BANK USE ONLY (Not to be filled in by Applicant)

Recorded on Scheme Code
Recorded by Credit Account Number
Bank use Mandate Ref. No. Customer Ref. No.

AUTHORISATION OF THE BANK ACCOUNT HOLDER (to be signed by the Account Holder)

I / We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) / SI clearing as per the details given hereunder. I/We have read the relevant offer document and agree to discharge the responsibility expected of me/us as a participant under the concerning scheme(s). I/We will also inform Principal Mutual Fund, about any changes in my/our bank account.

Further this is to inform you that, I / we have registered with the RBI's Electronic Clearing Service (Debit Clearing)/ Auto Debit Facility and that my payment towards my investment in Principal Mutual Fund shall be made from my/our within bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to Account Mandate Form to get it verified & executed. I/We hereby further authorise Principal Mutual Fund, acting through their authorised service providers to debit my / our bank account by ECS (Debit Clearing) for collection of SIP payments.

Bank Account Number

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

SIP FACILITY : TERMS & CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Bhilwara, Bhopal, Bhubaneswar, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trivandrum, Udaipur, Varanasi, Vijayawada, Vishakapatnam

List of Banks for SIP Auto Debit Facility via SI Banks

Punjab National Bank (Listed Branch), Bank of India (Listed Branch), Axis Bank (All Branches), Kotak Mahindra Bank (All Branches), IndusInd Bank (All Branches), IDBI Bank (All Branches), HDFC Bank (All Branches), ICICI Bank (All Branches).

The cities / Banks listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund without assigning any reason or prior notice.

TERMS & CONDITIONS :

- Any day SIP has been launched on 31st August 2007. In accordance with SEBI requirements. SIP Application Form and date of initial Cheque should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque.
- Thereafter the date of subsequent SIP installment shall be 1st, 5th, 15th or 25th of a particular month ("specified dates for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque. The subsequent SIP installment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- Existing Investors need to provide their folio number on SIP application form and need not fill up the Common Application Form.
- Existing unitholders should note that the unit holder's details and mode of holding will be as per the existing folio.
- New Investors who wish to enroll for SIP through AutoDebit / Post dated cheques / Standing instructions should fill this SIP Form in addition to the Common Application Form. Investor has to submit one initial cheque and a cancelled cheque.
- SIP Auto Debit is available only on 1st, 5th, 15th and 25th of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- In case the Auto Debit / PDC / SI does not take effect for three consecutive times then the SIP would be liable for cancellation.**
- SIP enrolment will be discontinued by Principal Pnb Asset Management Company Pvt. Ltd. (AMC) in case [a] the SIP installment is not honored consecutively for three SIP installments [b] the Bank account [for ECS (Debit Clearing) and / or Standing Instruction and / or PDCs for direct debit] is closed and the request for change in bank account is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment. Further, in such cases the balance cheques, if any, will be returned to the unit holder.**
- Initial cheque should participate in local MICR clearing or payable at par. If investor has subscribed for SIP from outstation, then initial DD has to be payable at nearest AMC location.
- Investors will not hold Principal Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- Principal Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor using ECS facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- PPAMC reserves the right to reject any application without assigning any reason thereof.

- Please refer to the Key Information Memorandum and Scheme Offer Document for Applicable NAV, Risk Factors, Load and other information on the Scheme / Plan before investing.
- As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] from July 2, 2007 irrespective of the amount of transaction involved. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be.
- All applications without PAN details AND KYC requirements [where investment is Rs.50,000/- and above], are liable to be rejected.
- The load structure for applications through SIP: All Equity, Balanced and ELSS Entry Load - 2.25% (For Direct Investment - Nil) and Exit Load - Nil except Principal Child Benefit Fund: Entry Load - 2.25 % (For Direct Investment - Nil); Exit Load - 3.00% if redeemed within 3 years, 2.00% if redeemed within 3 years to 5 years. NIL if redeemed after 5 years. Principal Income Fund: Entry Load - Nil; Exit Load - 0.50% for investment <= Rs. 10 Lac, if redeemed on or before 180 days. Principal Monthly Income Plan & Principal Monthly Income Plan - MIP Plus: Entry Load - Nil. Exit Load - 0.50% for Investments of <= Rs.10 Lacs if redeemed on or before 180 days, 0.25% for Investments > Rs.10 Lacs & < Rs. 5 crore if redeemed on or before 30 days, NIL for Investments of Rs. 5 crores and above. Principal Floating Rate Fund - Short Maturity Plan: Entry Load - Nil; Exit Load - 0.25% if redeemed on or before 90 days for subscription <=Rs.10 Lacs. Principal Liquid Plus Fund and Principal Money Manager Fund : Entry Load - Nil; Exit Load - Nil.
- a) If you have not indicated any of your SIP preferences in the Common Application Form & this Form, the same would be assumed to be as indicated in the second as follows :

SIP Auto-Debit Period	Six Months
SIP Date	Cheque Date or next nearest SIP Date (commencing 30 days after the first SIP instalment date)
SIP Frequency	Monthly

- b) If the SIP details indicated in this form materially vary from the SIP Details indicated in the ECS, the SIP application is liable to be rejected.
- Principal Mutual Fund reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its / their control.
- Change of Bank details : Investor has to fill fresh ECS / SI Form and has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.
- Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- Additional SIP : If an investor wants to continue with the existing folio, then the investor has to submit a duly filled and signed SIP form, alongwith the first cheque (if investment is in the new scheme) and one cancelled cheque.

SIP AUTO-DEBIT (ECS) / SI / PDCS FORM - CHECKLIST

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities were the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form is completed in all respect and signed by all the applicants.
- Bank account details are correctly and completely furnished including the 9 Digit MICR Code which is mandatory for SIPs through ECS. 9 digit Branch MICR code to be mentioned on the SIP form for payable at par cheques applicant need to mention the bank branch MICR no. on the SIP application form. If MICR code starts with 000 and end with 000 then investor should confirm the 9 digit MICR code with his / her bank.
- The Name & Signature of investor on main application form & ECS application form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & ECS Forms.
- The Cheque / DD is drawn in favour of "the Specific Scheme Name" and duly signed.
- Application number is mentioned on the reverse of the cheque / DD.

POST-DATED CHEQUES (PDCs) - PLEASE ENSURE THAT - :

- The investor signs all PDCs
- The application form is completed in all respect and signed by all the applicants.
- All PDCs should be of every month's same day i.e. 1st, 5th, 15th & 25th of same account.
- Dishonored cheque(s) may not be presented again for collection.
- Currently there are 317 locations, where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations. Please contact the nearest AMC Office for more details.
- For all schemes except Principal Global Opportunities Fund each SIP cheque should have a minimum investment amount of Rs.500 and a minimum of 6 instalments. Minimum investment amount for SIP in Principal Global Opportunities Fund is Rs.1,000 with a minimum of 6 instalments.

STANDING INSTRUCTIONS (SI) - PLEASE ENSURE THAT - :

- Investors having account with above banks and interested in SIP can apply by filling up the ECS form.
- Any correction made on the SI form should be signed by the investor otherwise the same will be rejected by the bank.
- Investors wishing to discontinue the SI should give SI discontinuity letter and the same should be submitted at least 15 working days prior to the next SI date.
- For SI form for HDFC and ICICI please request for the same.

SIP Auto Debit Form / SI Form

REGISTRATION CUM MANDATE FORM FOR ECS / SI (Debit clearing / Auto Debit)

First Investment in SIP vide a cheque and subsequent investments via **Auto Debit**, available in selected cities only.

☐ New SIP Registration - by an existing investor ☐ Change in Bank Account for an existing Investor with Principal Mutual Fund
☐ New SIP Registration - by a new investor (Also attach the new application form duly filled & signed)

1 COMPANY REQUIREMENTS

A APPLICANT AND INVESTMENT DETAILS (Please note that the applicant's details and mode of holding are as per the existing folio number)

Sole / First Applicant Name

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Account No. for Existing Investors

Application No. (As mentioned on the main Application Form)

PAN Please attach copy of KYC acknowledgement letter^ ☐ Enclosed (please ✓)
☐ PAN copy

^ In case the investments is Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

B SIP AND BANK DETAILS (Please note that a minimum 30 days is required to set up Direct Debit / SI)

Each SIP Amount (Rs.)

First SIP Cheque No.

(Note: Cheque should be drawn on bank details provided below)

Second and subsequent installment dates ☐ 1st ☐ 5th ☐ 15th ☐ 25th (the date on which you want to invest for subsequent period) SIP Period Start From (2nd instalment) M M Y Y End on (Last instalment) M M Y Y

AMC reserves the right to introduce / modify the frequency for SIP

2 BANK REQUIREMENTS

Account Holder Name as in the Bank Account

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Bank Name

Branch Name

Branch

Address

Pin Code

Tel. No.

City

MICR Code**

This is a 9 digit number next to your Cheque No.

Account Type (Please ✓) ☐ Savings ☐ Current ☐ Cash Credit ☐ NRE ☐ NRO ☐ Others

Mandatory Enclosure

Ledger No. / Ledger Folio No.

☐ Blank Cancelled Cheque ☐ Copy of Cheque

Account No.

Name of the Scheme / Plan / Option	Start Date	Periodicity (M / Qly)	Each amount of installment	Number of installments

Start Date D D M M Y Y Y Y

** Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected. MICR Codes starting or ending with 000 are not valid for ECS / SI.

I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS / Auto Debit. In case the Cheque(s) are dishonoured, the Bank and Principal Mutual Fund shall not be held responsible. I / we further understand that the contents hereof form an integral part of the main application form.

Sole / First Unit Holder's Signature

(Signature of the legal guardian when the First Unit Holder is minor)

Second Unit Holder's Signature

Third Unit Holder's Signature

Please note Signature(s) should be as it appears on the application form and in the same order. In case, MOH is joint, all applicants are requested to sign.

Date D D M M Y Y Y Y

(Bank's Stamp)

Signature of the Authorised Official from the Bank

FOR BANK USE ONLY (Not to be filled in by Applicant)

Recorded on Scheme Code
Recorded by Credit Account Number
Bank use Mandate Ref. No. Customer Ref. No.

AUTHORISATION OF THE BANK ACCOUNT HOLDER (to be signed by the Account Holder)

I / We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) / SI clearing as per the details given hereunder. I/We have read the relevant offer document and agree to discharge the responsibility expected of me/us as a participant under the concerning scheme(s). I/We will also inform Principal Mutual Fund, about any changes in my/our bank account.

Further this is to inform you that, I / we have registered with the RBI's Electronic Clearing Service (Debit Clearing)/ Auto Debit Facility and that my payment towards my investment in Principal Mutual Fund shall be made from my/our within bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to Account Mandate Form to get it verified & executed. I/We hereby further authorise Principal Mutual Fund, acting through their authorised service providers to debit my / our bank account by ECS (Debit Clearing) for collection of SIP payments.

Bank Account Number

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

SIP FACILITY : TERMS & CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Bhilwara, Bhopal, Bhubaneswar, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trivandrum, Udaipur, Varanasi, Vijayawada, Vishakapatnam

List of Banks for SIP Auto Debit Facility via SI Banks

Punjab National Bank (Listed Branch), Bank of India (Listed Branch), Axis Bank (All Branches), Kotak Mahindra Bank (All Branches), IndusInd Bank (All Branches), IDBI Bank (All Branches), HDFC Bank (All Branches), ICICI Bank (All Branches).

The cities / Banks listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund without assigning any reason or prior notice.

TERMS & CONDITIONS :

- Any day SIP has been launched on 31st August 2007. In accordance with SEBI requirements. SIP Application Form and date of initial Cheque should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque.
- Thereafter the date of subsequent SIP installment shall be 1st, 5th, 15th or 25th of a particular month ("specified dates for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque. The subsequent SIP installment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- Existing Investors need to provide their folio number on SIP application form and need not fill up the Common Application Form.
- Existing unitholders should note that the unit holder's details and mode of holding will be as per the existing folio.
- New Investors who wish to enroll for SIP through AutoDebit / Post dated cheques / Standing instructions should fill this SIP Form in addition to the Common Application Form. Investor has to submit one initial cheque and a cancelled cheque.
- SIP Auto Debit is available only on 1st, 5th, 15th and 25th of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- In case the Auto Debit / PDC / SI does not take effect for three consecutive times then the SIP would be liable for cancellation.**
- SIP enrolment will be discontinued by Principal Pnb Asset Management Company Pvt. Ltd. (AMC) in case [a] the SIP installment is not honored consecutively for three SIP installments [b] the Bank account [for ECS (Debit Clearing) and / or Standing Instruction and / or PDCs for direct debit] is closed and the request for change in bank account is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment. Further, in such cases the balance cheques, if any, will be returned to the unit holder.**
- Initial cheque should participate in local MICR clearing or payable at par. If investor has subscribed for SIP from outstation, then initial DD has to be payable at nearest AMC location.
- Investors will not hold Principal Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- Principal Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor using ECS facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- PPAMC reserves the right to reject any application without assigning any reason thereof.

- Please refer to the Key Information Memorandum and Scheme Offer Document for Applicable NAV, Risk Factors, Load and other information on the Scheme / Plan before investing.
- As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] from July 2, 2007 irrespective of the amount of transaction involved. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be.
- All applications without PAN details AND KYC requirements [where investment is Rs.50,000/- and above], are liable to be rejected.
- The load structure for applications through SIP: All Equity, Balanced and ELSS Entry Load - 2.25% (For Direct Investment - Nil) and Exit Load - Nil except Principal Child Benefit Fund: Entry Load - 2.25 % (For Direct Investment - Nil); Exit Load - 3.00% if redeemed within 3 years, 2.00% if redeemed within 3 years to 5 years. NIL if redeemed after 5 years. Principal Income Fund: Entry Load - Nil; Exit Load - 0.50% for investment <= Rs. 10 Lac, if redeemed on or before 180 days. Principal Monthly Income Plan & Principal Monthly Income Plan - MIP Plus: Entry Load - Nil. Exit Load - 0.50% for Investments of <= Rs.10 Lacs if redeemed on or before 180 days, 0.25% for Investments > Rs.10 Lacs & < Rs. 5 crore if redeemed on or before 30 days, NIL for Investments of Rs. 5 crores and above. Principal Floating Rate Fund - Short Maturity Plan: Entry Load - Nil; Exit Load - 0.25% if redeemed on or before 90 days for subscription <=Rs.10 Lacs. Principal Liquid Plus Fund and Principal Money Manager Fund : Entry Load - Nil; Exit Load - Nil.
- a) If you have not indicated any of your SIP preferences in the Common Application Form & this Form, the same would be assumed to be as indicated in the second as follows :

SIP Auto-Debit Period	Six Months
SIP Date	Cheque Date or next nearest SIP Date (commencing 30 days after the first SIP instalment date)
SIP Frequency	Monthly

- b) If the SIP details indicated in this form materially vary from the SIP Details indicated in the ECS, the SIP application is liable to be rejected.
- Principal Mutual Fund reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its / their control.
- Change of Bank details : Investor has to fill fresh ECS / SI Form and has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.
- Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- Additional SIP : If an investor wants to continue with the existing folio, then the investor has to submit a duly filled and signed SIP form, alongwith the first cheque (if investment is in the new scheme) and one cancelled cheque.

SIP AUTO-DEBIT (ECS) / SI / PDCS FORM - CHECKLIST

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities were the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form is completed in all respect and signed by all the applicants.
- Bank account details are correctly and completely furnished including the 9 Digit MICR Code which is mandatory for SIPs through ECS. 9 digit Branch MICR code to be mentioned on the SIP form for payable at par cheques applicant need to mention the bank branch MICR no. on the SIP application form. If MICR code starts with 000 and end with 000 then investor should confirm the 9 digit MICR code with his / her bank.
- The Name & Signature of investor on main application form & ECS application form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & ECS Forms.
- The Cheque / DD is drawn in favour of "the Specific Scheme Name" and duly signed.
- Application number is mentioned on the reverse of the cheque / DD.

POST-DATED CHEQUES (PDCs) - PLEASE ENSURE THAT - :

- The investor signs all PDCs
- The application form is completed in all respect and signed by all the applicants.
- All PDCs should be of every month's same day i.e. 1st, 5th, 15th & 25th of same account.
- Dishonored cheque(s) may not be presented again for collection.
- Currently there are 317 locations, where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations. Please contact the nearest AMC Office for more details.
- For all schemes except Principal Global Opportunities Fund each SIP cheque should have a minimum investment amount of Rs.500 and a minimum of 6 instalments. Minimum investment amount for SIP in Principal Global Opportunities Fund is Rs.1,000 with a minimum of 6 instalments.

STANDING INSTRUCTIONS (SI) - PLEASE ENSURE THAT - :

- Investors having account with above banks and interested in SIP can apply by filling up the ECS form.
- Any correction made on the SI form should be signed by the investor otherwise the same will be rejected by the bank.
- Investors wishing to discontinue the SI should give SI discontinuity letter and the same should be submitted at least 15 working days prior to the next SI date.
- For SI form for HDFC and ICICI please request for the same.

SIP Auto Debit Form / SI Form
REGISTRATION CUM MANDATE FORM FOR ECS / SI
(Debit clearing / Auto Debit)First Investment in SIP vide a cheque and subsequent investments via **Auto Debit**, available in selected cities only.☐ New SIP Registration - by an existing investor ☐ Change in Bank Account for an existing Investor with Principal Mutual Fund
☐ New SIP Registration - by a new investor (Also attach the new application form duly filled & signed)**1 COMPANY REQUIREMENTS****A APPLICANT AND INVESTMENT DETAILS (Please note that the applicant's details and mode of holding are as per the existing folio number)**

Sole / First Applicant Name

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Account No. for Existing Investors

Application No. (As mentioned on the main Application Form)

PAN

Please attach copy of
KYC acknowledgement letter^Enclosed (please ☒)☐ PAN copy^ In case the investments is Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC)
Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.**B SIP AND BANK DETAILS (Please note that a minimum 30 days is required to set up Direct Debit / SI)**

Each SIP Amount (Rs.)

First SIP Cheque No.

(Note: Cheque should be drawn on bank details provided below)

Second and subsequent
installment dates☐ 1st☐ 5th☐ 15th☐ 25th(the date on which you want to
invest for subsequent period)

SIP Period

Start From
(2nd instalment)

M M Y Y

End on
(Last instalment)

M M Y Y

AMC reserves the right to introduce / modify the frequency for SIP

2 BANK REQUIREMENTS

Account Holder Name as in the Bank Account

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Bank Name

Branch Name

Branch

Address

City

Pin Code

Tel. No.

MICR Code**

This is a 9 digit number next to your Cheque No.

Account Type (Please ☒ Savings ☐ Current ☐ Cash Credit ☐ NRE ☐ NRO ☐ Others

Mandatory Enclosure

Ledger No. / Ledger Folio No.

☐ Blank Cancelled Cheque☐ Copy of Cheque

Account No.

Name of the Scheme / Plan / Option	Start Date	Periodicity (M / Qly)	Each amount of installment	Number of installments

Start Date

D D M M Y Y Y Y

** Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected. MICR Codes starting or ending with 000 are not valid for ECS / SI.

I/We hereby declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS / Auto Debit. In case the Cheque(s) are dishonoured, the Bank and Principal Mutual Fund shall not be held responsible. I / we further understand that the contents hereof form an integral part of the main application form.

Sole / First Unit Holder's Signature

(Signature of the legal guardian when
the First Unit Holder is minor)

Second Unit Holder's Signature

Third Unit Holder's Signature

Please note Signature(s) should be as it appears on the application form and in the same order. In case, MOH is joint, all applicants are requested to sign.

Date D D M M Y Y Y Y

(Bank's Stamp)

Signature of the Authorised Official from the Bank

FOR BANK USE ONLY (Not to be filled in by Applicant)

Recorded on		Scheme Code	
Recorded by		Credit Account Number	
Bank use Mandate Ref. No.		Customer Ref. No.	

AUTHORISATION OF THE BANK ACCOUNT HOLDER (to be signed by the Account Holder)

I / We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) / SI clearing as per the details given hereunder. I/We have read the relevant offer document and agree to discharge the responsibility expected of me/us as a participant under the concerning scheme(s). I/We will also inform Principal Mutual Fund, about any changes in my/our bank account.

Further this is to inform you that, I / we have registered with the RBI's Electronic Clearing Service (Debit Clearing)/ Auto Debit Facility and that my payment towards my investment in Principal Mutual Fund shall be made from my/our within bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to Account Mandate Form to get it verified & executed. I/We hereby further authorise Principal Mutual Fund, acting through their authorised service providers to debit my / our bank account by ECS (Debit Clearing) for collection of SIP payments.

Bank Account Number

First Account Holder's Signature
(As in Bank Records)Second Account Holder's Signature
(As in Bank Records)Third Account Holder's Signature
(As in Bank Records)

SIP FACILITY : TERMS & CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Bhilwara, Bhopal, Bhubaneswar, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trivandrum, Udaipur, Varanasi, Vijayawada, Vishakapatnam

List of Banks for SIP Auto Debit Facility via SI Banks

Punjab National Bank (Listed Branch), Bank of India (Listed Branch), Axis Bank (All Branches), Kotak Mahindra Bank (All Branches), IndusInd Bank (All Branches), IDBI Bank (All Branches), HDFC Bank (All Branches), ICICI Bank (All Branches).

The cities / Banks listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund without assigning any reason or prior notice.

TERMS & CONDITIONS :

- Any day SIP has been launched on 31st August 2007. In accordance with SEBI requirements. SIP Application Form and date of initial Cheque should be same.
- SIP Applications will be accepted on any working day of the month: Accordingly the units will be allotted on the date of receipt of valid SIP Application along with a SIP investment cheque.
- Thereafter the date of subsequent SIP installment shall be 1st, 5th, 15th or 25th of a particular month ("specified dates for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque. The subsequent SIP installment date has to be selected by the investor OR will be taken, the nearest date amongst the Specified Date subject to receipt of the SIP application.
- Existing Investors need to provide their folio number on SIP application form and need not fill up the Common Application Form.
- Existing unitholders should note that the unit holder's details and mode of holding will be as per the existing folio.
- New Investors who wish to enroll for SIP through AutoDebit / Post dated cheques / Standing instructions should fill this SIP Form in addition to the Common Application Form. Investor has to submit one initial cheque and a cancelled cheque.
- SIP Auto Debit is available only on 1st, 5th, 15th and 25th of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
- Investors opting for SIP investment can subscribe to this facility subject to the condition that each of the SIP installments including the initial purchase should be of the same amount.
- In case the Auto Debit / PDC / SI does not take effect for three consecutive times then the SIP would be liable for cancellation.**
- SIP enrolment will be discontinued by Principal Pnb Asset Management Company Pvt. Ltd. (AMC) in case [a] the SIP installment is not honored consecutively for three SIP installments [b] the Bank account [for ECS (Debit Clearing) and / or Standing Instruction and / or PDCs for direct debit] is closed and the request for change in bank account is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment. Further, in such cases the balance cheques, if any, will be returned to the unit holder.**
- Initial cheque should participate in local MICR clearing or payable at par. If investor has subscribed for SIP from outstation, then initial DD has to be payable at nearest AMC location.
- Investors will not hold Principal Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date.
- Principal Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor using ECS facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- PPAMC reserves the right to reject any application without assigning any reason thereof.

- Please refer to the Key Information Memorandum and Scheme Offer Document for Applicable NAV, Risk Factors, Load and other information on the Scheme / Plan before investing.
- As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] from July 2, 2007 irrespective of the amount of transaction involved. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be.
- All applications without PAN details AND KYC requirements [where investment is Rs.50,000/- and above], are liable to be rejected.
- The load structure for applications through SIP: All Equity, Balanced and ELSS Entry Load - 2.25% (For Direct Investment - Nil) and Exit Load - Nil except Principal Child Benefit Fund: Entry Load - 2.25 % (For Direct Investment - Nil); Exit Load - 3.00% if redeemed within 3 years, 2.00% if redeemed within 3 years to 5 years. NIL if redeemed after 5 years. Principal Income Fund: Entry Load - Nil; Exit Load - 0.50% for investment <= Rs. 10 Lac, if redeemed on or before 180 days. Principal Monthly Income Plan & Principal Monthly Income Plan - MIP Plus: Entry Load - Nil. Exit Load - 0.50% for Investments of <= Rs.10 Lacs if redeemed on or before 180 days, 0.25% for Investments > Rs.10 Lacs & < Rs. 5 crore if redeemed on or before 30 days, NIL for Investments of Rs. 5 crores and above. Principal Floating Rate Fund - Short Maturity Plan: Entry Load - Nil; Exit Load - 0.25% if redeemed on or before 90 days for subscription <=Rs.10 Lacs. Principal Liquid Plus Fund and Principal Money Manager Fund : Entry Load - Nil; Exit Load - Nil.
- a) If you have not indicated any of your SIP preferences in the Common Application Form & this Form, the same would be assumed to be as indicated in the second as follows :

SIP Auto-Debit Period	Six Months
SIP Date	Cheque Date or next nearest SIP Date (commencing 30 days after the first SIP instalment date)
SIP Frequency	Monthly

- b) If the SIP details indicated in this form materially vary from the SIP Details indicated in the ECS, the SIP application is liable to be rejected.
- Principal Mutual Fund reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its / their control.
- Change of Bank details : Investor has to fill fresh ECS / SI Form and has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.
- Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.
- Additional SIP : If an investor wants to continue with the existing folio, then the investor has to submit a duly filled and signed SIP form, alongwith the first cheque (if investment is in the new scheme) and one cancelled cheque.

SIP AUTO-DEBIT (ECS) / SI / PDCS FORM - CHECKLIST

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

- SIP Auto Debit facility is offered to investors having bank accounts in selected cities where they are located currently as provided above and within these cities were the AMC offices are located.
- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is registered.
- First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- The application form is completed in all respect and signed by all the applicants.
- Bank account details are correctly and completely furnished including the 9 Digit MICR Code which is mandatory for SIPs through ECS. 9 digit Branch MICR code to be mentioned on the SIP form for payable at par cheques applicant need to mention the bank branch MICR no. on the SIP application form. If MICR code starts with 000 and end with 000 then investor should confirm the 9 digit MICR code with his / her bank.
- The Name & Signature of investor on main application form & ECS application form should be same. Scheme details such as Scheme, plan, option should be correctly mentioned on main application & ECS Forms.
- The Cheque / DD is drawn in favour of "the Specific Scheme Name" and duly signed.
- Application number is mentioned on the reverse of the cheque / DD.

POST-DATED CHEQUES (PDCs) - PLEASE ENSURE THAT - :

- The investor signs all PDCs
- The application form is completed in all respect and signed by all the applicants.
- All PDCs should be of every month's same day i.e. 1st, 5th, 15th & 25th of same account.
- Dishonored cheque(s) may not be presented again for collection.
- Currently there are 317 locations, where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations. Please contact the nearest AMC Office for more details.
- For all schemes except Principal Global Opportunities Fund each SIP cheque should have a minimum investment amount of Rs.500 and a minimum of 6 instalments. Minimum investment amount for SIP in Principal Global Opportunities Fund is Rs.1,000 with a minimum of 6 instalments.

STANDING INSTRUCTIONS (SI) - PLEASE ENSURE THAT - :

- Investors having account with above banks and interested in SIP can apply by filling up the ECS form.
- Any correction made on the SI form should be signed by the investor otherwise the same will be rejected by the bank.
- Investors wishing to discontinue the SI should give SI discontinuity letter and the same should be submitted at least 15 working days prior to the next SI date.
- For SI form for HDFC and ICICI please request for the same.

APPLICATION FOR MAINTAINING STANDING INSTRUCTION FOR SYSTEMATIC INVESTMENT PLAN WITH PRINCIPAL MUTUAL FUND

Broker Name & Code	Sub-Broker Code	Date & Time of Receipt	Form No.

To,
Manager
ICICI Bank Ltd. / HDFC Bank Ltd.

_____ Branch

Sub. : Request for maintaining of a Standing Instruction for SIP with Principal Mutual Fund

I/We, _____, hereby authorise you to deduct on a monthly / quarterly basis (as a Standing Instruction) from my / our A/c No. _____ (hereinafter referred as "funding account") for Rs. _____ (Rupees _____ only) and remit the same to Principal Mutual Fund as per the details given below:

Nature of Instruction	: Standing Instruction
Purpose of Standing Instructions	: Payment of Principal Mutual Fund SIP (Name of MF scheme)
Debit Account Number	: _____
Name of the Account Holder	: _____
Name of the Beneficiary	: Principal Mutual Fund (To be filled by Principal Mutual Fund)
SIP Auto Debit Dates	: <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 15th <input type="checkbox"/> 25th of the month / quarter.
<i>Kindly note that the debit to the investors account will take place at any time on the transaction day (Cycle date) and hence requesting the investor to retain sufficient balance on the SI cycle date to ensure the success of the transactions.</i>	
Frequency	: <input type="text" value="Monthly / Quarterly"/>
Start Date	: <input type="text" value="DD MM YY YY"/> End Date <input type="text" value="DD MM YY YY"/>
(All Dates to be mentioned in DD/MM/YYYY format only)	
Folio Number	: _____
(To be filled by Principal Mutual Fund)	

I / We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/ our account happens to be a non Business Day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. ICICI Bank / HDFC Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond ICICI Bank's / HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by ICICI Bank / HDFC Bank.

Yours faithfully,

_____	_____	_____
Signature of Account Holder (As in Bank Record)	Signature of 1st Holder	Signature of 2nd Holder

FOR BRANCH USE ONLY (TO BE RETURNED TO PRINCIPAL MUTUAL FUND)

Signature Verified by	_____	Approved by BM	_____
For CPU Use only:			
Maintained on	_____	Maintained by	_____
Name of the A/c Holder	_____	Account Number	_____
SI Start Date	_____	SI End Date	_____
Next SI Date	_____	Amount	_____

DETAILED PROCESS - FOR ICICI BANK / HDFC BANK - STANDING INSTRUCTIONS - SIP – INTRODUCTION

We have tied up with ICICI Bank / HDFC Bank to facilitate the facility of Standing Instructions (SI) for Systematic Investment Plan (SIP) for investing in Principal Mutual Fund.

The investor's bank account directly gets debited for the specified amount on the specified date and the period either monthly or quarterly and the Principal Mutual Funds (PMF's) account gets credited for the same amount .

Features of the SI SIP

1. This SI SIP option is available to investors having bank account with ICICI Bank / HDFC Bank only.
2. In case the day happens to be a non-Business day for the AMC, the AMC will allot Units based on the NAV based prices prevailing on the immediate next Business Day.
3. In case the day happens to be a non-working day for the Bank, the Bank will debit the customers account on the next working day.

Features of the SI SIP - Outstation locations

As SI SIP of ICICI Bank / HDFC Bank is available at all the locations of ICICI Bank / HDFC Bank, there are many locations where we do not have an AMC branch to accept the application as a local application. For such outstation locations the SI SIP application with a DD / Payable at Par cheque towards its first SI to be sent to our nearest AMC location and the date of the time stamp at such AMC location would be considered as date of acceptance of the application. NAV as per the prevailing SEBI (Mutual Funds) Regulations, 1996 will be applicable. The application to reach your nearest AMC location before the first SI SIP date mentioned on the application form.

Requirements for SI SIP:

1. SI form to be completely filled and signed by the investor along with cheque for the first SIP
2. The proposed investor should have the bank account with ICICI Bank / HDFC Bank.
3. There should be a specific amount and one specific date as a tick in SI form - Form with multiple ticks shall be rejected.
4. The period of SIP should be clearly defined in the SI form with the start date and end date of the SIP.
5. Investors to mention the first SI date on the Standing instruction form and not the 1st Cheque date eg : if the investor starts the SIP from 15th Dec 07 with the first cheque dated 15th Dec 07 then the standing instruction form should have the standing instruction starting date as 15th Jan 08 upto the end date.

Rejections from ICICI Bank / HDFC Bank will be for following reasons:-

1. Photocopy of the SI form will be rejected
2. Signature of the investor missing / does not tally with the signature in the bank's records.
3. Relevant alteration in the SI form not signed by the account holder.
4. Incomplete form and mutilated forms.

***For Systematic Investment Plan Terms & Conditions, please refer to the Section titled SIP Facility Terms & Conditions under SIP Auto Debit Form**

LIST OF CITIES FOR ICICI BANK STANDING INSTRUCTION

A.Thekkur, Achampathu, Agra, Ahmedabad, Ahmednagar, Ajmer, Alangudi, Alathiyur, Alavakkottai, Aligarh, Allahabad, Alwar, Amaravathipudur, Ambalacant., Amritsar, Anand/Vallabhvidyanagar, Ankleshwar, Annamalai nagar, Arantangi, Asansol, Athikadai, Attur, Aurangabad, Avinangudi, Avinipatti, Bangalore, Barddhaman/Burdwan, Bareilly, Baroda, Belgum, Berhampur, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhilwara, Bhopal, Bhubaneshwar, Bhuj, Bhubanagiri, Bidadi, Bikaner, Bilaspur, Boisar, Bokarosteelcity, Bulsar/Valsad, Calcutta, Chandigarh, Changanachery, Chatrapatti, Chengannur, Chennai, Chidambaram, Coimbatore, Coonoor, Cuddalore, Cuttack, Dahanu, Darjeeling, Dehradun, Devakottaimain, Devikapuram, Devipatnam, Dhanbad, Dharapuram, Dharmapuri, Dharwad, Dindigul, Dulaijan, Durgapur, Elathur, Eluru, Eriyur, Erode, Faizabad, Faridabad, Gandhidham, Gandhinagar, Ghaziabad, Gobichettipalayam, Gorakhpur, Guntur, Gurgaon, Guwahati, Gwalior, Haldwani, Hardwar, Hissar, Hoshiarpur, Hosur, Howrah, Hubli, Hyderabad, Idappadi, Indore, Irinjalakuda, Itarsi, Jabalpur, Jaipur, Jalandhar, Jalgaon, Jammu, Jamnagar/Motikavdi, Jamshedpur, Jhansi, Jodhpur, Junagadh, Kadaladi, Kakinada, Kallal, Kancheepuram, Kandanur, Kandavarayanpatty, Kannur/Cannanore, Kanpur, Karaikudimain, Karaiyur, Karnal, Karunagapally, Karur, Kasaragod, Kavalkinaru, Kayalpattinam, Keelavalavu, Keeranur, Khanna, Kochi, Kodumudi, Kolhapur, Kollam, Kollidam, Komaratchi, Konapet, Konerirajapuram, Koothanallur, Koppnapatti, Korba, Kota, Kothamangalam, Kottaiappattinam, Kottaiyur, Kottayam, Kozhikode, Kulipirai, Kumaravelur, Kumbakonam, Kumbanad, Kurnool, Lalpet, Latur, Lucknow, Ludhiana, Madurai, Mahibalanpatti, Mallikapuram, Mangalore, Manipal, Manjeri, Mannargudi, Mapusa, Margoa, Mathura, Mayiladuthurai, Meerut, Mehsana, Melanikulikudikadu, Melapavoor, Melasivapuri, Melur, Moga, Mohali, Moradabad, Mumbai, Muraiyur, Muthupet, Muvattupuzha, Muzaffarpur, Mysore, Nachandupatti, Nadiad, Nagapattinam, Nagercoil, Nagpur, Nakodar, Namakkal, Nasik, Nattarasankottai, Navasari, Nawansaher, Nellore, Nemathanpatti, Newdelhi, Neyveli, Noida, Nurmahal, O.siruvayal, Orathur, Palagapuri, Paganeri, Palakkad, Palani, Palavangudi, Palghar, Panaikulam, Panaji, Panayapatti, Panchkula, Panipat, Paramakudi, Patan, Pathanamthitta, Pathankot, Patiala, Patna, Pattamadai, Pattukottai, Pavithar, Penndam, Peralam, Perintalmanna, Periyakulam, Phagwara, Pollachi, Ponda, Pondicherry, Ponnamaravathi, Poolampatti, Porbandar, Portonova, Pudukottai, Pulankurichi, Puliur, Pune, Raipur, Rajamundry, Rajapalayam, Rajkot, Ramanathapuram, Ramapattinam, Ranchi, Rangiem, Ratlam, Ratnagiri, Ravanasamudram, Rayavaram, Reddiarchatram, Rohtak, Ropar/Roopnagar, Rourkela, S.sokkanathapuram, Saharanpur, Salem, Samayanallur, Sambalpur, Sangli, Sangrur, Sankarapuram, Sathyamangalam, Selaiyur, Shillong, Shimla, Shimoga, Sholapur, Sholavandan, Siliguri, Singampunari, Siruvachur, Sivagangai, Sivakasi, Sundarapandiapuram, Surat, Tanjore, Tenkasi, Theni, Thirumuruganpoodi, Thirunelveli, Thiruvallam, Thiruvalla, Thotiappatti, Tindivanam, Tirumangalam, Tirupati, Tirupattur, Tirupparankundram, Tirupur, Tirur, Tiruvannamalai, Trichur/Thrissur, Trichy, Trivandrum/Thiruvananthapuram, Tuticorin, Udaipur, Udumalpet, Ujjain, Vadakara, Vadakkankulam, Valoothoor, Vanavasi, Vapi, Varanasi, Vascodagama, Veerapandiapatnam, Vellore(maduraidt.), Vellore, Vemandampalayam, Vettaikaranpudur, Vijayawada, Villupuram, Virachilai, Virudhachalam, Vishakhapatnam, Warrangal, Yamunanagar and Yemba.

The cities listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund / ICICI Bank without assigning any reason or prior notice.

LIST OF CITIES FOR HDFC BANK STANDING INSTRUCTION

Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Ailbaug, Aligarh, Allahabad, Alleppey, Alwar, Ambalacant., Amloh, Amravati, Amreli, Amritsar, Anand/Vallabhvidyanagar, Ananthpur, Angul, Ankleshwar, Asansol, Aurangabad, Bagalkot, Bahadurgarh, Balasore, Balotra, Bangalore, Barabanki, Barbil, Barddhaman/Burdwan, Bardoli, Bareilly, Barnala, Baroda, Batala, Begusarai, Belgum, Berhampur, Bhagalpur, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhilwara, Bhiwadi, Bhiwani, Bhopal, Bhubaneshwar, Bhuj, Bhusaval, Bikaner, Boisar, Bokarosteelcity, Borsad, Bulandshahar, Bulsar/Valsad, Calanguti, Calcutta, Calicut, Chalakudy, Chandigarh, Chandimandir C, Changanachery, Chas- Bokaro, Chengannur, Chennai, Chicalim, Chomu, Churchorem, Cochin, Coimbatore, Cuddapah, Cuttack, Dahanu, Dahej, Dahod, Daman, Darbhanga, Darjeeling, Davangere, Deesa, Dehradun, Delhi - Ht House, Deogarh, Dhanbad, Dharamshala, Dhule, Dilsukhnagar, Dombivli, Durgapur, Eranakulam, Erode, Faridabad, Fatehabad, Fazilka, Ferozepur, Gandhidham, Gandhinagar, Gangtok, Gaya, Ghaziabad, Giridih, Godhra, Gondal, Gorakhpur, Gulbarga, Guntur, Gurdaspur, Gurgaon, Guwahati, Gwalior, Hajipur, Haldia, Haldwani, Hamirpur, Hanamkonda (V), Hardoi, Hazaribagh, Himatnagar, Hissar, Hoshiarpur, Hosur, Howrah, Hubli, Hyderabad, Ichalkaranji, Indore, Irinjalakuda, Jabalpur, Jagraon, Jaipur, Jalandhar, Jalgaon, Jalna, Jammu, Jamnagar/Motikavdi, Jamshedpur, Jetpur, Jhansi, Jharsuguda, Jind, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kalyan, Kalyani, Kangra, Kannur/Cannanore, Kanpur, Kapadwanj, Kapurthala, Karad, Karimnagar, Karnal, Karur, Katni, Khanna, Khurja, Kolhapur, Kollam, Konnagar, Koparkhairne, Kota, Kotkapura, Kottayam, Kurnool, Kurukshetra, Latur, Lonavala, Lucknow, Ludhiana, Madurai, Malerkotla, Manavadar, Mancheria, Mandi Gobindge, Mangalore, Manimajra, Manjeri, Mansa, Mapusa, Margoa, Mathura, Mathura, Meerut, Mehsana, Mindsaur, Moga, Mohali, Moradabad, Morinda, Morvi, Muktsar, Mumbai, Mumbai - Chandivali, Mumbai - Fort, Muzaffarpur, Muzzafarnagar, Mysore, Nabha, Nadiad, Nagpur, Namakkal, Narnaul, Nasik, Navasari, Nawansaher, Neemuch, Nellore, New Mumbai, Newdelhi, Nhava Sheva, Nigdi, Noida, Palakkad, Palanpur, Pali, Palwal, Panchkula, Panipat, Panjim, Patalganga, Patan, Pathanamthitta, Pathankot, Patiala, Patna, Pehowa, Perintalmanna, Phagwara, Pimpalgaon, Pimpri, Pollachi, Ponda, Pondicherry, Porbandar, Porvorim, Pune, Quilon, Raichur, Raipur, Rajamundry, Rajapalayam, Rajkot, Rajpura, Ramgarh, Rampur, Ranchi, Ranigaunge, Ratlam, Ratnagiri, Rewari, Rishikesh, Rohtak, Roorkee, Ropar/Roopnagar, Rourkela, Rudrapur, Sagar, Saharanpur, Salem, Sambalpur, Samrala, Sanganer, Sangareddy, Sangli, Sangrur, Satara, Satna, Secunderabad, Shillong, Shimla, Sholapur, Siliguri, Silvassa, Sindhanur, Sirhind, Sohana, Solan, Sonepat, Sri Ganganagar, Srinagar, Surat, Surendranagar, Tanuku, Tezpur, Thalassery, Thana District, Theni, Thiruvalla, Tirunelveli, Tirupati, Tiruppur, Tirupunithara, Trichur/Thrissur, Trichy, Trivandrum/Thiruvananthapuram, Udaipur, Udipi, Unjha, Vapi, Varanasi, Vasai, Vascodagama, Vellore, Veraval, Vidisha, Vijayawada, Virar, Vishakhapatnam, Visnagar, Vizianagaram, Warangal, Yamunanagar and Zirakpur.

The cities listed above may be modified/removed at any time purely at the discretion of Principal Mutual Fund / HDFC Bank without assigning any reason or prior notice.

SELECTION OR CHANGE OF TRIGGER/ALERT

Date	D	D	M	M	Y	Y	Y	Y
Name of Sole / First Holder								
Name of Joint Holder 2								
Name of Joint Holder 3								
Account No.								
Transaction Date (Date of Allotment)	D	D	M	M	Y	Y	Y	Y

I/We wish to opt for/revise Trigger / Alert option as indicated here below. Please note the following:

- Under Trigger option, action selected in Section B will be carried out when criteria specified in Section A is reached.
- Under Alert Option, only a notification will be sent when criteria specified in Section A is reached.
- Request for all Triggers except under A(1) below will be carried out only after expiry of the relevant scheme specific investment lock-in period/s.
- Only one Trigger can be selected per transaction for a Scheme, Plan & Option.
- Kindly note that Trigger/Alert including any modifications thereto shall be activated only when the activation request is captured in the records of the Principal Pnb Asset Management Co. Pvt. Ltd. (AMC)
- Subject to the immediately preceding condition, Trigger/Alert will be considered only in respect of units held.
- In case of sweep or switch into another Scheme of AMC pursuant to election of a Trigger option, the same shall be subject to the terms/ features, including load structure etc., of such other elected Scheme.
- Please do not complete systematic switch or systematic withdrawal Form(s) if triggers are to be linked with systematic switch and/ or systematic withdrawal.
- A Trigger / Alert once activated will not be deactivated unless advised.
- In case if the investor does not specify the end month the SWP shall be active only upto such date that the funds are available.

SECTION A

Trigger / Alert Type Please (✓) (Any one)	Details	Percentage			
		Rise # (✓)	Fall # (✓)	Rise or Fall # (✓)	
1. <input type="checkbox"/> Dividend * <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert shall be activated as and when Dividend is declared	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR					
2. <input type="checkbox"/> Investment Value <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert will be activated when your investment value increases from Rs. 10000 to Rs. 11000	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR					
3. <input type="checkbox"/> Capital Appreciation <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	Rs. <input type="text"/> eg. Rs. 1000 Trigger/Alert will be activated when your capital of Rs. 10000 appreciates by Rs. 1000	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR					
4. <input type="checkbox"/> NAV <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	Rs. <input type="text"/> eg. Rs. 11 Trigger/Alert will be activated when the NAV of the selected scheme, plan, option of your investment become Rs. 11	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR					
5. <input type="checkbox"/> BSE Sensex <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	Points <input type="text"/> eg. Points 15000 Trigger/Alert will be activated when the BSE Sensex reaches 15000 points	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR					
6. <input type="checkbox"/> NSE NIFTY <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	Rs. <input type="text"/> eg. Rs. 5000 Trigger/Alert will be activated when the NSE Nifty reaches 4500 points	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OR					
7. <input type="checkbox"/> On Date <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	DD MM YYYY eg. 08-11-2010 Trigger/Alert will be activated on 08-Nov-2010				

The example (eg.) given above is based on initial investment of Rs. 10,000 at NAV of Rs. 10. #Rise, Fall & Rise or Fall is applicable only for percentage change.

* Available only in Principal Tax Savings Fund and Principal Personal Tax Saver Fund

SECTION B (To be filled only in case of Trigger option)

Please (✓) any one

<input type="checkbox"/> Sweep into Scheme	<input type="text"/>	Option	<input type="text"/>
<input type="checkbox"/> Full Redemption OR	<input type="checkbox"/> Redemption of Gains only OR		
<input type="checkbox"/> Sweep Dividend into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Switch into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Switch of only Gains into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Original investment amount reinvested in Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Gains reinvested in Scheme Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Redeem No. of units	<input type="text"/>	OR	<input type="checkbox"/> Redeem Amount Rs. <input type="text"/>

Sweep of dividend into the same scheme will not attract any entry load.

If only gains are to be redeemed or switched, then please specify whether the relevant Trigger opted for remains alive for subsequent activation on the original investments until advised; please (✓) ☐ Yes ☐ No

Declaration:

I/We understand that the contents of this form shall be deemed to be part and parcel of the main Application Form and further that if the above triggers/alerts are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. Further if necessary the AMC may at its discretion initiate and carry out any adjustments to correct any credit/payment/switch entries or otherwise, made erroneously to me/us.

I/We understand the AMC reserves the right to amend/terminate this facility for Trigger/Alert at any point

I/We understand that if the above triggers are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. This authority shall remain in effect until revoked by me/us in writing. I/We further understand that the contents of this form an integral part of the main application form.

Signature of 1st Holder	Signature of 2nd Holder	Signature of 3rd Holder
-------------------------	-------------------------	-------------------------

JOINING THE ASSET ALLOCATION PROGRAMME / CHANGE IN ASSET ALLOCATION PERCENTAGE, RE-BALANCING

Date | | | | | | | | |

[illegible]

Please (✓)

- ☐ I/We wish to convert existing individual investment into the Asset Allocation Programme.
- ☐ I/We are unitholders in the Asset Allocation Programme. I/We wish to change the percentage of Asset Allocations.
- ☐ I/We are unitholders in the Asset Allocation Programme. I/We wish to change the re-balancing period.

Scheme Code*	Amount	OR	Percentage Asset Allocation
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	OR	<input type="text"/> <input type="text"/> +
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	OR	<input type="text"/> <input type="text"/> +
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	OR	<input type="text"/> <input type="text"/> +
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	OR	<input type="text"/> <input type="text"/> +
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	OR	<input type="text"/> <input type="text"/> +
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	OR	<input type="text"/> <input type="text"/> =
TOTAL			100

Automatic Rebalancing

Please (✓) any one

- ☐ Compulsory on June 30 & December 31
- ☐ Quarterly
- ☐ Semi-Annually
- ☐ Annually
- ☐ Other Period,
(Beyond 365 days only)
-
- ☐ Automatic Rebalancing
Date (between 1 & 31)

In case of ongoing Lumpsum Investment (subsequent Additional investment) the above asset allocation or percentage/ratio of Investment should replace the earlier asset allocation/percentage/ratio as per our records for rebalancing. [Please ☒] ☐ Yes ☐ No

Instructions: Please note that the percentage asset allocation/re-balancing period indicated will replace the earlier asset allocation percentage/re-balancing period, if opted for.

I/We have read and understood the contents of the offer document/s to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/ We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, rules and regulations of the Scheme as applicable to my investment including any further transaction under the Scheme. I/ We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.

I / We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever.

We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my bank details given above, where AMC has such arrangement with my Bank.

Applicable to NRIs only:

I / We confirm that I am / we are Non- Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non – Residents External / Ordinary Account /FCNR Account.

Signature of Sole / 1st Holder

Signature of 2nd Holder

Signature of 3rd Holder

Asset Allocation is applicable for all Principal Mutual Funds Schemes except Principal Child Benefit Fund, Principal Long Term Equity Fund - Series II, Principal Tax Saving Fund and FMPs (Fixed Maturity Plans).

This forms an integral part of the Application Form.

* Scheme Name	Option (Growth/ Dividend Payout/Dividend Reinvestment)	Scheme Code	* Scheme Name	Option (Growth/ Dividend Payout/Dividend Reinvestment)	Scheme Code
Dividend Yield Fund Growth Plan	Growth	DYGP	Floating Rate Fund SMP - Insti. Option - Dividend Reinvestment - Monthly	Dividend	FSRM
Dividend Yield Fund Dividend Payout	Dividend	DYPD	Floating Rate Fund SMP - Insti. Option - Dividend Payout - Weekly	Dividend	FSPW
Dividend Yield Fund Dividend Reinvestment	Dividend	DYRD	Floating Rate Fund SMP - Insti. Option - Dividend Reinvestment - Weekly	Dividend	FSRW
Dividend Yield Fund Dividend Sweep	Sweep	DYSD	Floating Rate Fund SMP - Regular Option - Dividend Payout - Daily	Dividend	FRPD
Fixed Duration Fund 3 Year Plan - Series I - Growth Plan - May06	Growth	FDGP	Floating Rate Fund SMP - Regular Option - Dividend Reinvestment - Daily	Dividend	FRRD
Fixed Duration Fund 3 Year Plan - Series I - Dividend Payout - May06	Dividend	FDDP	Floating Rate Fund SMP - Regular Option - Growth Option	Growth	FSRG
Fixed Duration Fund 3 Year Plan - Series I - Dividend Sweep - May06	Sweep	FDDS	Floating Rate Fund SMP - Regular Option - Dividend Payout - Monthly	Dividend	FRPM
Floating Rate Fund FMP - Regular Option - Growth Option	Growth	FRG	Floating Rate Fund SMP - Regular Option - Dividend Reinvestment - Monthly	Dividend	FRRM
Floating Rate Fund FMP - Regular Option - Dividend Payout - Weekly	Dividend	FFPW	Floating Rate Fund SMP - Regular Option - Dividend Payout - Weekly	Dividend	FRPW
Floating Rate Fund FMP - Regular Option - Dividend Reinvestment - Weekly	Dividend	FFRW	Floating Rate Fund SMP - Regular Option - Dividend Reinvestment - Weekly	Dividend	FRRW
Floating Rate Fund FMP - Regular Option - Dividend Payout - Monthly	Dividend	FFPM	Growth Fund Growth Plan	Growth	GFGP
Floating Rate Fund FMP - Regular Option - Dividend Reinvestment - Monthly	Dividend	FRM	Growth Fund Dividend Sweep Annually	Sweep	GDSA
Floating Rate Fund FMP - Insti. Option - Growth Option	Growth	FFIG	Growth Fund Dividend Payout Annually	Dividend	GDPA
Floating Rate Fund FMP - Insti. Option - Dividend Payout - Weekly	Dividend	FIW	Growth Fund Dividend Reinvestment Annually	Dividend	GDRA
Floating Rate Fund FMP - Insti. Option - Dividend Reinvestment - Weekly	Dividend	FIW	Government Securities Fund Investment Plan Growth Plan	Growth	GIGP
Floating Rate Fund FMP - Insti. Option - Dividend Payout - Monthly	Dividend	FIPM	Government Securities Fund - Investment Plan Dividend Sweep - Annually	Sweep	GISA
Floating Rate Fund FMP - Insti. Option - Dividend Reinvestment - Monthly	Dividend	FIRM	Government Securities Fund - Investment Plan Dividend Payout - Annually	Dividend	GIPA
Floating Rate Fund SMP - Insti. Option - Dividend Payout - Daily	Dividend	FSPD	Government Securities Fund Investment Plan Dividend Sweep Annually	Sweep	GISS
Floating Rate Fund SMP - Insti. Option - Dividend Reinvestment - Daily	Dividend	FSRD	Government Securities Fund Investment Plan Dividend Sweep Quarterly	Sweep	GISQ
Floating Rate Fund SMP - Insti. Option - Growth Option	Growth	FSIG	Government Securities Fund Investment Plan Dividend Payout Quarterly	Dividend	GIPQ
Floating Rate Fund SMP - Insti. Option - Dividend Payout - Monthly	Dividend	FSPM	Government Securities Fund Investment Plan Dividend Payout Semi Annually	Dividend	GIPS

* Scheme Name	Option (Growth/ Dividend Payout/Dividend Reinvestment)	Scheme Code	* Scheme Name	Option (Growth/ Dividend Payout/Dividend Reinvestment)	Scheme Code
Government Securities Fund Investment Plan Auto Earnings Payout Quarterly	Growth	GIGQ	Cash Management Fund Liquid Option Dividend Reinvestment Daily	Dividend	LDRD
Government Securities Fund Investment Plan Dividend	Dividend	GIRQ	Cash Management Fund Liquid Option Dividend Sweep Weekly	Sweep	LDSW
Reinvestment Quarterly			Cash Management Fund Liquid Option Dividend Payout Weekly	Dividend	LDPW
Government Securities Fund - Investment Plan Dividend			Cash Management Fund Liquid Option Dividend Reinvestment Weekly	Dividend	LDRW
Reinvestment - Annually	Dividend	GIRA	Cash Management Fund Liquid Option Growth Plan	Growth	LFGP
Government Securities Fund Investment Plan Auto Earnings Payout Half-yearly	Growth	GIGH	Cash Management Fund Liquid Option - Instl. Plan - Dividend Payout - Daily	Dividend	LIPD
Government Securities Fund Investment Plan Dividend Reinvestment			Cash Management Fund Liquid Option - Instl. Plan -		
Semi Annually	Dividend	GIRS	Dividend Reinvestment - Daily	Dividend	LIRD
Global Opportunities Fund Growth Plan	Growth	GOGP	Cash Management Fund Liquid Option - Instl. Plan - Growth Plan	Growth	LFIG
Global Opportunities Fund Dividend Sweep Annually	Sweep	GOSA	Cash Management Fund Liquid Option - Instl. Plan - Dividend Payout - Monthly	Dividend	LIPM
Global Opportunities Fund Dividend Payout Annually	Dividend	GOPA	Cash Management Fund Liquid Option - Instl. Plan -		
Global Opportunities Fund Dividend Reinvestment Annually	Dividend	GORA	Dividend Reinvestment - Monthly	Dividend	LIRM
Government Securities Fund Savings Plan Growth Plan	Growth	GSGP	Cash Management Fund Liquid Option - Instl. Plan - Dividend Sweep - Weekly	Sweep	LISW
Government Securities Fund Savings Plan Dividend Sweep Quarterly	Sweep	GSSQ	Cash Management Fund Liquid Option - Instl. Plan - Dividend Payout - Weekly	Dividend	LIPW
Government Securities Fund Savings Plan Dividend Payout Quarterly	Dividend	GSPQ	Cash Management Fund Liquid Option - Instl. Plan -		
Government Securities Fund Savings Plan Auto Earnings Payout Quarterly	Growth	GSGQ	Dividend Reinvestment - Weekly	Dividend	LIRW
Government Securities Fund Savings Plan Dividend Reinvestment Quarterly	Dividend	GSRQ	Cash Management Fund Liquid Option Dividend Payout Monthly	Dividend	LDPM
Income Fund Growth Plan	Growth	IFGP	Cash Management Fund Liquid Option Dividend Reinvestment Monthly	Dividend	LDRM
Income Fund Dividend Sweep Annually	Sweep	IDSA	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund Dividend Payout Annually	Dividend	IDPA	Dividend Payout - Daily	Dividend	LPPD
Income Fund Dividend Sweep Quarterly	Sweep	IDSQ	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund Dividend Payout Quarterly	Dividend	IDPQ	Dividend Reinvestment - Daily	Dividend	LPRD
Income Fund Dividend Sweep Semi Annually	Sweep	IDSS	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund Dividend Payout Semi Annually	Dividend	IDPS	Dividend Sweep - Daily	Sweep	LPSD
Income Fund Dividend Reinvestment Annually	Dividend	IDRA	Cash Management Fund Liquid Option - Instl. Prem. Plan - Growth Plan	Growth	LPGP
Income Fund Auto Earnings Payout Quarterly	Growth	IFGQ	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund Dividend Reinvestment Quarterly	Dividend	IDRQ	Dividend Payout - Monthly	Dividend	LPPM
Income Fund Auto Earnings Payout Half-yearly	Growth	IFGH	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund Dividend Reinvestment Semi Annually	Dividend	IDRS	Dividen Reinvestment - Monthly	Dividend	LPRM
Income Fund - Instl. Plan - Growth Accumulation Plan	Growth	IIGP	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund - Instl. Plan - Dividend Sweep - Quarterly	Sweep	IISQ	Dividend Sweep - Monthly	Sweep	LPSM
Income Fund - Instl. Plan - Dividend Payout - Quarterly	Dividend	IIPQ	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund - Instl. Plan - Dividend Sweep - Semi Annually	Sweep	IISH	Dividend Payout - Weekly	Dividend	LPPW
Income Fund - Instl. Plan - Dividend Payout - Semi Annually	Dividend	IIPH	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund - Instl. Plan - Auto Earnings Payout - Quarterly	Growth	IIGQ	Dividend Reinvestment- Weekly	Dividend	LPRW
Income Fund - Instl. Plan - Dividend Reinvestment - Quarterly	Dividend	IIRQ	Cash Management Fund Liquid Option - Instl. Prem. Plan -		
Income Fund - Instl. Plan - Auto Earnings Payout - Semi Annually	Growth	IIGH	Dividend Sweep - Weekly	Sweep	LPSW
Income Fund - Instl. Plan - Dividend Reinvestment - Semi Annually	Dividend	IIRH	Monthly Income Plan Growth Payout Monthly	Growth	MIGM
Infrastructure And Service Industries Fund - Growth Plan	Growth	INGP	Monthly Income Plan Dividend Sweep Monthly	Sweep	MISM
Infrastructure And Service Industries Fund - Dividend Payout	Dividend	INDA	Monthly Income Plan Dividend Payout Monthly	Dividend	MIPM
Infrastructure And Service Industries Fund - Dividend Reinvestment	Dividend	INRA	Monthly Income Plan Growth Payout Quarterly	Growth	MIGQ
Infrastructure And Service Industries Fund - Dividend Sweep	Sweep	INSA	Monthly Income Plan Growth Accumulation Plan	Growth	MIGP
Income Fund Short Term Plan - Dividend Payout - Fortnightly	Dividend	ISFP	Monthly Income Plan Dividend Sweep Quarterly	Sweep	MISQ
Income Fund Short Term Plan - Dividend Reinvestment - Fortnightly	Dividend	ISFR	Monthly Income Plan Dividend Payout Quarterly	Dividend	MIPQ
Income Fund Short Term Plan Dividend Sweep Monthly	Sweep	ISSM	Monthly Income Plan Dividend Reinvestment Monthly	Dividend	MIRM
Income Fund Short Term Plan Dividend Payout Monthly	Dividend	ISPM	Monthly Income Plan Dividend Reinvestment Quarterly	Dividend	MIRQ
Income Fund Short Term Plan Dividend Reinvestment Monthly	Dividend	ISRM	Monthly Income Plan-plus Growth Accumulation Plan	Growth	MPGP
Income Fund Short Term Plan - Dividend Payout - Weekly	Dividend	ISWP	Monthly Income Plan-plus Growth Payout Monthly	Growth	MPMG
Income Fund Short Term Plan - Dividend Reinvestment - Weekly	Dividend	ISWR	Monthly Income Plan-plus Dividend Sweep Monthly	Sweep	MPSM
Income Fund Short Term Plan Growth	Growth	ISGP	Monthly Income Plan-plus Dividend Payout Monthly	Dividend	MPPM
Income Fund Short Term Plan - Instl. Plan - Dividend Payout - Fortnightly	Dividend	SIFD	Monthly Income Plan-plus Dividend Reinvestment Monthly	Dividend	MPRM
Income Fund Short Term Plan - Instl. Plan - Dividend Reinvestment - Fortnightly	Dividend	SIFR	Monthly Income Plan-plus Growth Payout Quarterly	Growth	MPGQ
Income Fund Short Term - Instl. Plan - Growth Plan	Growth	ISIG	Monthly Income Plan-plus Dividend Sweep Quarterly	Sweep	MPSQ
Income Fund Short Term - Instl. Plan - Dividend Sweep - Monthly	Sweep	ISIS	Monthly Income Plan-plus Dividend Payout Quarterly	Dividend	MPQP
Income Fund Short Term - Instl. Plan - Dividend Payout - Monthly	Dividend	ISIP	Monthly Income Plan-plus Dividend Reinvestment Quarterly	Dividend	MPRQ
Income Fund Short Term - Instl. Plan - Dividend Reinvestment - Monthly	Dividend	ISIR	Balanced Fund Growth Plan	Growth	SBGP
Income Fund Short Term Plan - Instl. Plan - Dividend Payout - Weekly	Dividend	SIWD	Balanced Fund Dividend Sweep Annually	Sweep	SBSA
Income Fund Short Term Plan - Instl. Plan - Dividend Reinvestment - Weekly	Dividend	SIWR	Balanced Fund Dividend Payout Annually	Dividend	SBDA
Junior Cap Fund Dividend Payout	Dividend	JCPD	Balanced Fund Dividend Reinvestment Annually	Dividend	SBRD
Junior Cap Fund Dividend Reinvestment	Dividend	JCRD	Resurgent India Equity Fund - Dividend Payout	Dividend	SRDP
Junior Cap Growth Plan	Growth	JCGP	Resurgent India Equity Fund - Dividend Reinvestment	Dividend	SRRD
Large Cap Growth Plan	Growth	LCGP	Resurgent India Equity Fund - Growth Plan	Growth	SRGP
Large Cap Fund Dividend Sweep	Sweep	LCSD	Index Fund Growth Plan	Growth	XFGP
Large Cap Fund Dividend Payout	Dividend	LCPD	Index Fund Dividend Payout	Dividend	XFDP
Large Cap Fund Dividend Reinvestment	Dividend	LCRD	Index Fund Dividend Reinvestment	Dividend	XFRD
Cash Management Fund Liquid Option Dividend Payout Daily	Dividend	LDPD	Index Fund Dividend Sweep	Sweep	XFRS
			Floating Rate Fund Fmp - Instl. Option - Dividend Payout - Daily	Dividend	FFID
			Floating Rate Fund Fmp - Instl. Option - Dividend Reinvestment - Daily	Dividend	FFRD

The Scheme Code are also available on our Website / Distributor / ISC / Contact Number.

SELECTION OR CHANGE OF TRIGGER/ALERT

Date	D	D	M	M	Y	Y	Y	Y
Name of Sole / First Holder								
Name of Joint Holder 2								
Name of Joint Holder 3								
Account No.								
Transaction Date (Date of Allotment)	D	D	M	M	Y	Y	Y	Y

I/We wish to opt for/revise Trigger / Alert option as indicated here below. Please note the following:

- Under Trigger option, action selected in Section B will be carried out when criteria specified in Section A is reached.
- Under Alert Option, only a notification will be sent when criteria specified in Section A is reached.
- Request for all Triggers except under A(1) below will be carried out only after expiry of the relevant scheme specific investment lock-in period/s.
- Only one Trigger can be selected per transaction for a Scheme, Plan & Option.
- Kindly note that Trigger/Alert including any modifications thereto shall be activated only when the activation request is captured in the records of the Principal Pnb Asset Management Co. Pvt. Ltd. (AMC)
- Subject to the immediately preceding condition, Trigger/Alert will be considered only in respect of units held.
- In case of sweep or switch into another Scheme of AMC pursuant to election of a Trigger option, the same shall be subject to the terms/ features, including load structure etc., of such other elected Scheme.
- Please do not complete systematic switch or systematic withdrawal Form(s) if triggers are to be linked with systematic switch and/ or systematic withdrawal.
- A Trigger / Alert once activated will not be deactivated unless advised.
- In case if the investor does not specify the end month the SWP shall be active only upto such date that the funds are available.

SECTION A

Trigger / Alert Type Please (✓) (Any one)	Details	Percentage		
		Rise # (✓)	Fall # (✓)	Rise or Fall # (✓)
1. <input type="checkbox"/> Dividend * <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert shall be activated as and when Dividend is declared	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>
2. <input type="checkbox"/> Investment Value <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert will be activated when your investment value increases from Rs. 10000 to Rs. 11000	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. <input type="checkbox"/> Capital Appreciation <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 1000 Trigger/Alert will be activated when your capital of Rs. 10000 appreciates by Rs. 1000	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. <input type="checkbox"/> NAV <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11 Trigger/Alert will be activated when the NAV of the selected scheme, plan, option of your investment become Rs. 11	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. <input type="checkbox"/> BSE Sensex <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Points <input type="text"/> eg. Points 15000 Trigger/Alert will be activated when the BSE Sensex reaches 15000 points	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. <input type="checkbox"/> NSE NIFTY <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 5000 Trigger/Alert will be activated when the NSE Nifty reaches 4500 points	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. <input type="checkbox"/> On Date <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	DD MM YYYY eg. 08-11-2010 Trigger/Alert will be activated on 08-Nov-2010			

The example (eg.) given above is based on initial investment of Rs. 10,000 at NAV of Rs. 10. #Rise, Fall & Rise or Fall is applicable only for percentage change.

* Available only in Principal Tax Savings Fund and Principal Personal Tax Saver Fund

SECTION B (To be filled only in case of Trigger option)

Please (✓) any one

<input type="checkbox"/> Sweep into Scheme	<input type="text"/>	Option	<input type="text"/>
<input type="checkbox"/> Full Redemption OR	<input type="checkbox"/> Redemption of Gains only OR		
<input type="checkbox"/> Sweep Dividend into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Switch into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Switch of only Gains into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Original investment amount reinvested in Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Gains reinvested in Scheme Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Redeem No. of units	<input type="text"/>	OR	<input type="checkbox"/> Redeem Amount Rs. <input type="text"/>

Sweep of dividend into the same scheme will not attract any entry load.

If only gains are to be redeemed or switched, then please specify whether the relevant Trigger opted for remains alive for subsequent activation on the original investments until advised; please (✓) ☐ Yes ☐ No

Declaration:

I/We understand that the contents of this form shall be deemed to be part and parcel of the main Application Form and further that if the above triggers/alerts are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. Further if necessary the AMC may at its discretion initiate and carry out any adjustments to correct any credit/payment/switch entries or otherwise, made erroneously to me/us.

I/We understand the AMC reserves the right to amend/terminate this facility for Trigger/Alert at any point

I/We understand that if the above triggers are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. This authority shall remain in effect until revoked by me/us in writing. I/We further understand that the contents of this form an integral part of the main application form.

Signature of 1st Holder	Signature of 2nd Holder	Signature of 3rd Holder
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PERSONAL IDENTIFICATION NUMBER (PIN) APPLICATION FORM FOR INTERNET SERVICE ACCESS

Date

D	D	M	M	Y	Y	Y	Y
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Please complete this application form in case you wish to avail the Internet Services Access facility. Subject to your signing the agreement you will be given an individual Personal Identification Number (PIN) which will allow you to access the above mentioned facility. Please go through the terms and conditions mentioned below before signing the agreement.

Sole / 1st Holder Name : _____
2nd Holder Name : _____
3rd Holder Name : _____
Account Number : _____
E-mail ID : _____

Declaration

I/We have read and understood the terms and conditions detailed below. I/We accept and agree to be bound by the said Terms and Conditions and to any changes made therein from time to time.

						Date				
						<table border="1"> <tr> <td>dd</td> <td>mm</td> <td>yyyy</td> </tr> </table>		dd	mm	yyyy
dd	mm	yyyy								
Signature of 1st Holder		Signature of 2nd Holder		Signature of 3rd Holder						

For Registrars use only

Investor Service Centre	Date	Pin generation Date	Signature Verified

Terms & Condition

- I/We agree and accept the services provided by Karvy Computershare Pvt. Ltd. (Registrar & Transfer agents of Principal Mutual Fund herein referred to as 'Registrar') and Principal Pnb Asset Management Company Pvt. Ltd. ('Principal') at my/our request to carry out Internet Service Access on my/our account and any other service from time to time and that my details as registered for my account, for which Email ID is provided, would also be applicable for Internet Service facility.
- I/We am/are aware that in connection with such facilities, I/We am/are required to identify myself/ourselves to the Internet Services Access system using my/our PERSONAL IDENTIFICATION NUMBER (PIN), I/We further agree that my/our PIN is confidential in nature and use of the same is restricted/known to me/us only.
- I/We undertake to report the loss of my/our PIN to Registrar immediately upon discovery of the loss. I/We also undertake to inform Registrar immediately if for any reason circumstances. I/We shall request a new PIN from Registrar.
- I/We agree, in case of accounts opened in the names of minors, the legal guardian of the minor undertakes to give all instructions relating to the operation of the account and further undertakes not to reveal the PIN to the minor. I/We agree that if the PIN is revealed to the minor or any other person, then I/We shall be liable for any resulting/consequential loss.
- I/We unconditionally agree that, I/We shall NOT hold the Registrar/Principal liable for:
 - such transactions that are carried out on my/our Internet instructions and are believed as genuine by Registrar/Principal to have been done in good faith.
 - such transactions that are carried out on my/our Internet instructions which emanate from unauthorised individuals who have gained knowledge of my/our confidential PIN.
 - not carrying out any such instructions where the Registrar/Principal has reason to believe (which decision I/We shall not question or dispute) that the instructions are not genuine or are otherwise improper, unclear, vague or raise a doubt.
 - accepting instructions given by any one of us in case of joint accounts.
 - not verifying the identity of the person giving the Internet instructions in my/our name.
 - for any loss or damage incurred or suffered by me/us due to any error, defect, failure or interruption in the provision of Internet services access arising from or caused by any reason whatsoever.
 - if necessary, initiating adjustments to correct any errors in credit/payments/such entries or otherwise made
 - withdrawing/suspending the facility wholly/partially without prior notice to me/us.
- I/We agree and undertake to ensure that there would be sufficient balance in my/our folio from time to time, for effecting the transactions as directed over the phone, as and when applicable.
- I/We agree to indemnify the Registrar/Principal for all liabilities, losses, damages and expenses and which the Registrar/Principal may sustain or incur either directly or indirectly as a result of:
 - my/our negligence/mistake or misconduct or the negligence/mistake or misconduct of any of my/our employee or agents.
 - my/our breach of agreement or non-compliance of the rules/terms and conditions relating to Internet Services Access.
 - fraud or dishonesty relating to any transaction by my/our employees or agents.
 - providing me/us the Internet Transaction facility or by reason of Registrar in good faith taking or refusing to take or omitting to take action on my/our instruction(s).
 - the information contained in the faxed outputs or statements is/turns out to be inaccurate/incorrect.
 - non-compliance by the Registrar/Principal of my/our instructions due to inadequacy of units.
- I/We authorise you to record our telephone calls, as and when applicable. Further, I/We agree that the record of the instructions given and transactions concluded over the Internet shall be conclusive proof and binding for all purposes and can be used as evidence in any proceedings.
- I/We agree that the Registrar/Principal can terminate the Internet Services Access granted to me/us without prior notice on occurrence of any of the following events:
 - non-compliance of the terms and conditions set forth
 - non-compliance of any other agreement entered into with the Registrar/Principal
 - death, insolvency or bankruptcy of me/us
 - any other cause arising out of operation of law
 - closing of account.
- I/We agree to give Registrar seven days' notice in writing and obtain a receipt thereof in order to terminate the Internet Transaction services availed by me/us.
- I/We agree that
 - all transactions other than those which are executed instantaneously by the Internet services access system, that is those requiring processing by the Registrar will be carried out only during business hours and the value dates, if any, will follow the operating hours/days as per the Offer Documents of the respective Schemes.
 - Registrar is at liberty to withdraw at any time the Internet Services access facility, or any services provided thereunder, in respect of any or all the account(s) without assigning any reason whatsoever, without giving me/us any notice.
 - Charges, if any, for the Internet services access facility will be the sole discretion of the Registrar/Principal who are at liberty to vary the same from time to time, without giving any notice.
 - In case of a dispute, the matter will be settled by the arbitration as per the rules of the Indian Arbitration and Conciliation Act, 1996. Further that the Managing Director of Principal or any other person nominated by him will be the sole arbitrator and that the place of arbitration will be Mumbai.
 - that the terms and conditions will be governed by Indian Laws and, the Courts at Mumbai shall alone have jurisdiction.

SELECTION OR CHANGE OF TRIGGER/ALERT

Date	D	D	M	M	Y	Y	Y	Y
Name of Sole / First Holder								
Name of Joint Holder 2								
Name of Joint Holder 3								
Account No.								
Transaction Date (Date of Allotment)	D	D	M	M	Y	Y	Y	Y

I/We wish to opt for/revise Trigger / Alert option as indicated here below. Please note the following:

- Under Trigger option, action selected in Section B will be carried out when criteria specified in Section A is reached.
- Under Alert Option, only a notification will be sent when criteria specified in Section A is reached.
- Request for all Triggers except under A(1) below will be carried out only after expiry of the relevant scheme specific investment lock-in period/s.
- Only one Trigger can be selected per transaction for a Scheme, Plan & Option.
- Kindly note that Trigger/Alert including any modifications thereto shall be activated only when the activation request is captured in the records of the Principal Pnb Asset Management Co. Pvt. Ltd. (AMC)
- Subject to the immediately preceding condition, Trigger/Alert will be considered only in respect of units held.
- In case of sweep or switch into another Scheme of AMC pursuant to election of a Trigger option, the same shall be subject to the terms/ features, including load structure etc., of such other elected Scheme.
- Please do not complete systematic switch or systematic withdrawal Form(s) if triggers are to be linked with systematic switch and/ or systematic withdrawal.
- A Trigger / Alert once activated will not be deactivated unless advised.
- In case if the investor does not specify the end month the SWP shall be active only upto such date that the funds are available.

SECTION A

Trigger / Alert Type Please (✓) (Any one)	Details	Percentage		
		Rise # (✓)	Fall # (✓)	Rise or Fall # (✓)
1. <input type="checkbox"/> Dividend * <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert shall be activated as and when Dividend is declared	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>
2. <input type="checkbox"/> Investment Value <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert will be activated when your investment value increases from Rs. 10000 to Rs. 11000	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. <input type="checkbox"/> Capital Appreciation <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 1000 Trigger/Alert will be activated when your capital of Rs. 10000 appreciates by Rs. 1000	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. <input type="checkbox"/> NAV <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11 Trigger/Alert will be activated when the NAV of the selected scheme, plan, option of your investment become Rs. 11	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. <input type="checkbox"/> BSE Sensex <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Points <input type="text"/> eg. Points 15000 Trigger/Alert will be activated when the BSE Sensex reaches 15000 points	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. <input type="checkbox"/> NSE NIFTY <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 5000 Trigger/Alert will be activated when the NSE Nifty reaches 4500 points	<input type="text"/> %	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. <input type="checkbox"/> On Date <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	DD MM YYYY eg. 08-11-2010 Trigger/Alert will be activated on 08-Nov-2010			

The example (eg.) given above is based on initial investment of Rs. 10,000 at NAV of Rs. 10. #Rise, Fall & Rise or Fall is applicable only for percentage change.

* Available only in Principal Tax Savings Fund and Principal Tax Saver Fund

SECTION B (To be filled only in case of Trigger option)

Please (✓) any one

<input type="checkbox"/> Sweep into Scheme	<input type="text"/>	Option	<input type="text"/>
<input type="checkbox"/> Full Redemption OR	<input type="checkbox"/> Redemption of Gains only OR		
<input type="checkbox"/> Sweep Dividend into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Switch into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Switch of only Gains into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Original investment amount reinvested in Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Gains reinvested in Scheme Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Redeem No. of units	<input type="text"/>	OR	<input type="checkbox"/> Redeem Amount Rs. <input type="text"/>

Sweep of dividend into the same scheme will not attract any entry load.

If only gains are to be redeemed or switched, then please specify whether the relevant Trigger opted for remains alive for subsequent activation on the original investments until advised; please (✓) ☐ Yes ☐ No

Declaration:

I/We understand that the contents of this form shall be deemed to be part and parcel of the main Application Form and further that if the above triggers/alerts are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. Further if necessary the AMC may at its discretion initiate and carry out any adjustments to correct any credit/payment/switch entries or otherwise, made erroneously to me/us.

I/We understand the AMC reserves the right to amend/terminate this facility for Trigger/Alert at any point

I/We understand that if the above triggers are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. This authority shall remain in effect until revoked by me/us in writing. I/We further understand that the contents of this form an integral part of the main application form.

Signature of 1st Holder	Signature of 2nd Holder	Signature of 3rd Holder
-------------------------	-------------------------	-------------------------

NOMINATION FORM

First Holder : _____
Second Holder : _____
Third Holder : _____

Please (✓)

☐ Appointment of Nominee

☐ Change in Nominee

Common Account No. / Application No. : _____ **Date** | D | D | M | M | Y | Y | Y | Y |

NOMINEE(S)

I/We do hereby nominate the undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be valid discharge by the Principal PNB Asset Management Co. Pvt. Ltd. (AMC) / Principal Mutual Fund (Fund) / Principal Trustee Company Pvt. Ltd. (TC).

NAME OF FIRST NOMINEE ☐ Mr. ☐ Ms.

NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms.

ADDRESS OF FIRST NOMINEE / LEGAL GUARDIAN

City _____ Pin Code _____

Date of Birth | D | D | M | M | Y | Y | Y | Y |
(In case of minor)

Specimen Signature of Nominee / Guardian

Percentage of Investment Allocation (integer)

_____%

NAME OF SECOND NOMINEE ☐ Mr. ☐ Ms.

NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms.

ADDRESS OF SECOND NOMINEE / LEGAL GUARDIAN

City _____ Pin Code _____

Date of Birth | D | D | M | M | Y | Y | Y | Y |
(In case of minor)

Specimen Signature of Nominee / Guardian

Percentage of Investment Allocation (integer)

_____%

NAME OF THIRD NOMINEE ☐ Mr. ☐ Ms.

NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms.

ADDRESS OF THIRD NOMINEE / LEGAL GUARDIAN

City _____ Pin Code _____

Date of Birth | D | D | M | M | Y | Y | Y | Y |
(In case of minor)

Specimen Signature of Nominee / Guardian

Percentage of Investment Allocation (integer)

_____%

The total percentage of investment allocation (across all Nominee(s)) can not exceed 100%.

UNIT HOLDER (S)

WITNESS (ES) - (witness could be the same for all Unitholders)

Name Signature and Date

First Holder

Second Holder

Third Holder

Name and Address

Signature and Date

1. _____

2. _____

3. _____

INSTRUCTIONS

- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. **If the units are held jointly, all joint holders will sign the nomination form.** Space is provided as a specimen, if there are more joint holders more sheets can be added for signatures of holders of units and witnesses.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder.
- The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units as per the percentage as allocated / stated above in favour of a Nominee(s) shall be valid discharge by the asset management company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the asset management company shall not be under any obligation to transfer the units in favour of the Nominee.
- In case of change of nomination, the unitholder/s should submit this form duly filled in and signed. Change in nomination so requested shall be made effective subsequent to AMC receiving such duly filled in nomination form and all previous nominations on record shall stand cancelled on updation of the same on the system.

SELECTION OR CHANGE OF TRIGGER/ALERT

Date	D	D	M	M	Y	Y	Y	Y
Name of Sole / First Holder								
Name of Joint Holder 2								
Name of Joint Holder 3								
Account No.								
Transaction Date (Date of Allotment)	D	D	M	M	Y	Y	Y	Y

I/We wish to opt for/revise Trigger / Alert option as indicated here below. Please note the following:

- Under Trigger option, action selected in Section B will be carried out when criteria specified in Section A is reached.
- Under Alert Option, only a notification will be sent when criteria specified in Section A is reached.
- Request for all Triggers except under A(1) below will be carried out only after expiry of the relevant scheme specific investment lock-in period/s.
- Only one Trigger can be selected per transaction for a Scheme, Plan & Option.
- Kindly note that Trigger/Alert including any modifications thereto shall be activated only when the activation request is captured in the records of the Principal Pnb Asset Management Co. Pvt. Ltd. (AMC)
- Subject to the immediately preceding condition, Trigger/Alert will be considered only in respect of units held.
- In case of sweep or switch into another Scheme of AMC pursuant to election of a Trigger option, the same shall be subject to the terms/ features, including load structure etc., of such other elected Scheme.
- Please do not complete systematic switch or systematic withdrawal Form(s) if triggers are to be linked with systematic switch and/ or systematic withdrawal.
- A Trigger / Alert once activated will not be deactivated unless advised.
- In case if the investor does not specify the end month the SWP shall be active only upto such date that the funds are available.

SECTION A

Trigger / Alert Type Please (✓) (Any one)	Details	Percentage			
		Rise # (✓)	Fall # (✓)	Rise or Fall # (✓)	
1. <input type="checkbox"/> Dividend * <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert shall be activated as and when Dividend is declared	<input type="text"/> %	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. <input type="checkbox"/> Investment Value <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11000 Trigger/Alert will be activated when your investment value increases from Rs. 10000 to Rs. 11000	<input type="text"/> %	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. <input type="checkbox"/> Capital Appreciation <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 1000 Trigger/Alert will be activated when your capital of Rs. 10000 appreciates by Rs. 1000	<input type="text"/> %	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. <input type="checkbox"/> NAV <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 11 Trigger/Alert will be activated when the NAV of the selected scheme, plan, option of your investment become Rs. 11	<input type="text"/> %	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. <input type="checkbox"/> BSE Sensex <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Points <input type="text"/> eg. Points 15000 Trigger/Alert will be activated when the BSE Sensex reaches 15000 points	<input type="text"/> %	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. <input type="checkbox"/> NSE NIFTY <input type="checkbox"/> Trigger <input type="checkbox"/> Alert OR	Rs. <input type="text"/> eg. Rs. 5000 Trigger/Alert will be activated when the NSE Nifty reaches 4500 points	<input type="text"/> %	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. <input type="checkbox"/> On Date <input type="checkbox"/> Trigger <input type="checkbox"/> Alert	DD MM YYYY eg. 08-11-2010 Trigger/Alert will be activated on 08-Nov-2010				

The example (eg.) given above is based on initial investment of Rs. 10,000 at NAV of Rs. 10. #Rise, Fall & Rise or Fall is applicable only for percentage change.

* Available only in Principal Tax Savings Fund and Principal Tax Saver Fund

SECTION B (To be filled only in case of Trigger option)

Please (✓) any one

<input type="checkbox"/> Sweep into Scheme	<input type="text"/>	Option	<input type="text"/>
<input type="checkbox"/> Full Redemption OR	<input type="checkbox"/> Redemption of Gains only OR		
<input type="checkbox"/> Sweep Dividend into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Switch into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Switch of only Gains into Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Original investment amount reinvested in Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Full Redemption: Gains reinvested in Scheme Scheme	<input type="text"/>	Option:	<input type="text"/>
<input type="checkbox"/> Redeem No. of units	<input type="text"/>	OR	<input type="checkbox"/> Redeem Amount Rs. <input type="text"/>

Sweep of dividend into the same scheme will not attract any entry load.

If only gains are to be redeemed or switched, then please specify whether the relevant Trigger opted for remains alive for subsequent activation on the original investments until advised; please (✓) ☐ Yes ☐ No

Declaration:

I/We understand that the contents of this form shall be deemed to be part and parcel of the main Application Form and further that if the above triggers/alerts are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. Further if necessary the AMC may at its discretion initiate and carry out any adjustments to correct any credit/payment/switch entries or otherwise, made erroneously to me/us.

I/We understand the AMC reserves the right to amend/terminate this facility for Trigger/Alert at any point

I/We understand that if the above triggers are not activated and/or implemented due to any reason whatsoever, I/We would not hold the AMC responsible. This authority shall remain in effect until revoked by me/us in writing. I/We further understand that the contents of this form an integral part of the main application form.

Signature of 1st Holder	Signature of 2nd Holder	Signature of 3rd Holder
-------------------------	-------------------------	-------------------------

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____
 Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / **Contact Person** (DESIGNATION in case of non-individual Investors - PAN not required for contact person)
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC)

Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

City _____ Pin Code _____
 State _____ Country _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____
 State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone O _____ R _____ Fax _____
 Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ✓)
 e-mail _____ I N B L O C K L E T T E R S
 I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ✓] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ✓)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / Fil ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ✓)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING (Please ✓)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth (in case of minor) D D M M Y Y Y Y Y
NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
ADDRESS OF NOMINEE / GUARDIAN
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 City _____ Pin Code _____
 Specimen Signature of Nominee / Guardian

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____
 Cheque/DD No. _____ Dated: D D / M M / Y Y Y Y
 Drawn on Bank & Branch _____
 Scheme / Plan / Option _____
 Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)														
Investment Amount (Rs.)					DD Charges (Rs.)					Net Amount (Rs.)				
Mode of Payment (Please ✓)					*Cheque / DD No.					Dated				
<input type="checkbox"/> Cheque <input type="checkbox"/> DD										<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR				
Account No.					Account Type (Please ✓)									
Drawn on Bank &					Branch					City				

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name"

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form									
<input type="checkbox"/> Principal Growth Fund			<input type="checkbox"/> Principal Dividend Yield Fund			<input type="checkbox"/> Principal Global Opportunities Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Junior Cap Fund			<input type="checkbox"/> Principal Large Cap Fund			<input type="checkbox"/> Principal Infrastructure & Services Industries Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Index Fund			<input type="checkbox"/> Principal Resurgent India Equity Fund			<input type="checkbox"/> Principal Balanced Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
Sweep to Scheme									
Plan									
Option									
(In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)									

7 BANK ACCOUNT DETAILS (Mandatory)									
Bank Name (Do not abbreviate)									
Account No.									
Branch / City									
(Please provide the full account number)									
Branch Address									
Pin Code									
Account Type (Please ✓) For Residents									
<input type="checkbox"/> Savings <input type="checkbox"/> Current For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others									
MICR Code									
This is a 9 digit number next to your Cheque No.									
Essential Enclosures : (For Direct Credit)									
<input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque									

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 DOCUMENTS ENCLOSED (Please ✓) <input type="checkbox"/> Memorandum & Article of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power Of Attorney	9 APPLICATION ENCLOSED (Please ✓) <input type="checkbox"/> Systematic Investment Plan <input type="radio"/> Post dated Cheques <input type="radio"/> SIP Auto Debit Form <input type="radio"/> HDFC Standing Instruction (HDFC Bank Account Holders only) <input type="radio"/> ICICI Standing Instruction (ICICI Bank Account Holders only) <input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> Systematic Transfer Plan
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10 DECLARATION AND SIGNATURES									
<p>I/We have read and understood the contents of the offer documents to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.</p> <p>I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.</p> <p>I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever.</p> <p>I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.</p> <p>Applicable to NRIs only: I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non - Residents External / Ordinary Account /FCNR Account.</p>									
SIGNATURES	Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE			
		POA Details - Name							
		PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])			
	Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE			
		POA Details - Name							
		PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])			
Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE				
	POA Details - Name								
	PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])				

[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

Principal Mutual Fund Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.	For investment related enquiries, please contact: Principal Mutual Fund Ph : 1800-22-5600 (Toll Free Number) or 022-22021111 (If calling from a Non MTNL / Non BSNL lines) Email : customer@principalindia.com Website : www.principalindia.com
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CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques/DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____
 Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / **Contact Person** (DESIGNATION in case of non-individual Investors - PAN not required for contact person)
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC)

Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

City _____ Pin Code _____
 State _____ Country _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____
 State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone O _____ R _____ Fax _____
 Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ✓)
 e-mail _____ I N B L O C K L E T T E R S
 I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ✓] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ✓)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / Fil ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ✓)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING (Please ✓)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y (in case of minor)
NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
ADDRESS OF NOMINEE / GUARDIAN
 City _____ Pin Code _____
 Specimen Signature of Nominee / Guardian

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____
 Cheque/DD No. _____ Dated: D D / M M / Y Y Y Y
 Drawn on Bank & Branch _____
 Scheme / Plan / Option _____
 Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)														
Investment Amount (Rs.)					DD Charges (Rs.)					Net Amount (Rs.)				
Mode of Payment (Please ✓)					*Cheque / DD No.					Dated				
<input type="checkbox"/> Cheque <input type="checkbox"/> DD										<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR				
Account No.					Account Type (Please ✓)									
Drawn on Bank &					Branch					City				

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name"

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form									
<input type="checkbox"/> Principal Growth Fund			<input type="checkbox"/> Principal Dividend Yield Fund			<input type="checkbox"/> Principal Global Opportunities Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Junior Cap Fund			<input type="checkbox"/> Principal Large Cap Fund			<input type="checkbox"/> Principal Infrastructure & Services Industries Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Index Fund			<input type="checkbox"/> Principal Resurgent India Equity Fund			<input type="checkbox"/> Principal Balanced Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
Sweep to Scheme									
Plan					Option				
(In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)									

7 BANK ACCOUNT DETAILS (Mandatory)									
Bank Name (Do not abbreviate)									
Account No.					Branch / City				
(Please provide the full account number)									
Branch Address									
Pin Code									
Account Type (Please ✓) For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others									
MICR Code This is a 9 digit number next to your Cheque No.									
Essential Enclosures : (For Direct Credit)									
<input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque									

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 DOCUMENTS ENCLOSED (Please ✓)	9 APPLICATION ENCLOSED (Please ✓)
<input type="checkbox"/> Memorandum & Article of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power Of Attorney	<input type="checkbox"/> Systematic Investment Plan <input type="radio"/> Post dated Cheques <input type="radio"/> SIP Auto Debit Form <input type="radio"/> HDFC Standing Instruction (HDFC Bank Account Holders only) <input type="radio"/> ICICI Standing Instruction (ICICI Bank Account Holders only) <input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> Systematic Transfer Plan

10 DECLARATION AND SIGNATURES																										
<p>I/We have read and understood the contents of the offer documents to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.</p> <p>I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.</p> <p>I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever.</p> <p>I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.</p> <p>Applicable to NRIs only: I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non - Residents External / Ordinary Account /FCNR Account.</p>	SIGNATURES	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; text-align: center;">APPLICANT SIGNATURE</td> <td style="width:50%; text-align: center;">POA HOLDER SIGNATURE</td> </tr> <tr> <td colspan="2">POA Details - Name</td> </tr> <tr> <td colspan="2">PAN</td> </tr> <tr> <td colspan="2">Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter[^])</td> </tr> <tr> <td style="text-align: center;">APPLICANT SIGNATURE</td> <td style="text-align: center;">POA HOLDER SIGNATURE</td> </tr> <tr> <td colspan="2">POA Details - Name</td> </tr> <tr> <td colspan="2">PAN</td> </tr> <tr> <td colspan="2">Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter[^])</td> </tr> <tr> <td style="text-align: center;">APPLICANT SIGNATURE</td> <td style="text-align: center;">POA HOLDER SIGNATURE</td> </tr> <tr> <td colspan="2">POA Details - Name</td> </tr> <tr> <td colspan="2">PAN</td> </tr> <tr> <td colspan="2">Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter[^])</td> </tr> </table>	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	POA Details - Name		PAN		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])		APPLICANT SIGNATURE	POA HOLDER SIGNATURE	POA Details - Name		PAN		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])		APPLICANT SIGNATURE	POA HOLDER SIGNATURE	POA Details - Name		PAN		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])	
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[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

<div style="display: flex; align-items: center;"> <div> Principal Mutual Fund Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India. </div> </div>	<p>For investment related enquiries, please contact:</p> <p>Principal Mutual Fund Ph : 1800-22-5600 (Toll Free Number) or 022-22021111 (If calling from a Non MTNL / Non BSNL lines) Email : customer@principalindia.com Website : www.principalindia.com</p>
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CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques/DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____
 Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / **Contact Person** (DESIGNATION in case of non-individual Investors - PAN not required for contact person)
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
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 Please attach copy of KYC acknowledgement letter^

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ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

City _____ Pin Code _____
 State _____ Country _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____
 State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone O _____ R _____ Fax _____
 Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ✓)
 e-mail _____ I N B L O C K L E T T E R S
 I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ✓] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ✓)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / Fil ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ✓)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING (Please ✓)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth (in case of minor) D D M M Y Y Y Y Y
NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
ADDRESS OF NOMINEE / GUARDIAN
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 City _____ Pin Code _____
 Specimen Signature of Nominee / Guardian

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____
 Cheque/DD No. _____ Dated: D D / M M / Y Y Y Y
 Drawn on Bank & Branch _____
 Scheme / Plan / Option _____
 Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)														
Investment Amount (Rs.)					DD Charges (Rs.)					Net Amount (Rs.)				
Mode of Payment (Please ✓)					*Cheque / DD No.					Dated				
<input type="checkbox"/> Cheque <input type="checkbox"/> DD										<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR				
Account No.					Account Type (Please ✓)									
Drawn on Bank &					Branch					City				

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name"

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form									
<input type="checkbox"/> Principal Growth Fund			<input type="checkbox"/> Principal Dividend Yield Fund			<input type="checkbox"/> Principal Global Opportunities Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Junior Cap Fund			<input type="checkbox"/> Principal Large Cap Fund			<input type="checkbox"/> Principal Infrastructure & Services Industries Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Index Fund			<input type="checkbox"/> Principal Resurgent India Equity Fund			<input type="checkbox"/> Principal Balanced Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
Sweep to Scheme									
Plan									
Option									
(In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)									

7 BANK ACCOUNT DETAILS (Mandatory)									
Bank Name (Do not abbreviate)									
Account No.					Branch / City				
(Please provide the full account number)									
Branch Address									
Pin Code									
Account Type (Please ✓) For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others									
MICR Code This is a 9 digit number next to your Cheque No.									
Essential Enclosures : (For Direct Credit)									
<input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque									

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 DOCUMENTS ENCLOSED (Please ✓)					9 APPLICATION ENCLOSED (Please ✓)				
<input type="checkbox"/> Memorandum & Article of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power Of Attorney					<input type="checkbox"/> Systematic Investment Plan <input type="radio"/> Post dated Cheques <input type="radio"/> SIP Auto Debit Form <input type="radio"/> HDFC Standing Instruction (HDFC Bank Account Holders only) <input type="radio"/> ICICI Standing Instruction (ICICI Bank Account Holders only) <input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> Systematic Transfer Plan				

10 DECLARATION AND SIGNATURES									
<p>I/We have read and understood the contents of the offer documents to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.</p> <p>I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.</p> <p>I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever.</p> <p>I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.</p> <p>Applicable to NRIs only: I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non - Residents External / Ordinary Account /FCNR Account.</p>									
SIGNATURES	Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE			
		POA Details - Name							
		PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])			
	Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE			
		POA Details - Name							
		PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])			
Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE				
	POA Details - Name								
	PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])				

[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.



Principal Mutual Fund

Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For investment related enquiries, please contact:

Principal Mutual Fund

Ph : 1800-22-5600 (Toll Free Number) or
 022-22021111 (If calling from a Non MTNL / Non BSNL lines)
 Email : customer@principalindia.com
 Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques/DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____
 Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / **Contact Person** (DESIGNATION in case of non-individual Investors - PAN not required for contact person)
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

City _____ Pin Code _____
 State _____ Country _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____
 State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone O _____ R _____ Fax _____
 Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ✓)
 e-mail _____ I N B L O C K L E T T E R S
 I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ✓] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ✓)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / Fil ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ✓)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING (Please ✓)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 Date of Birth (in case of minor) D D M M Y Y Y Y Y
NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
ADDRESS OF NOMINEE / GUARDIAN
 F I R S T N A M E M I D D L E N A M E L A S T N A M E
 City _____ Pin Code _____
 Specimen Signature of Nominee / Guardian

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____
 Cheque/DD No. _____ Dated: D D / M M / Y Y Y Y
 Drawn on Bank & Branch _____
 Scheme / Plan / Option _____
 Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)														
Investment Amount (Rs.)					DD Charges (Rs.)					Net Amount (Rs.)				
Mode of Payment (Please ✓)					*Cheque / DD No.					Dated				
<input type="checkbox"/> Cheque <input type="checkbox"/> DD										<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR				
Account No.					Account Type (Please ✓)									
Drawn on Bank &					Branch					City				

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name"

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form									
<input type="checkbox"/> Principal Growth Fund			<input type="checkbox"/> Principal Dividend Yield Fund			<input type="checkbox"/> Principal Global Opportunities Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Junior Cap Fund			<input type="checkbox"/> Principal Large Cap Fund			<input type="checkbox"/> Principal Infrastructure & Services Industries Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
<input type="checkbox"/> Principal Index Fund			<input type="checkbox"/> Principal Resurgent India Equity Fund			<input type="checkbox"/> Principal Balanced Fund			
<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest			<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep			
Sweep to Scheme									
Plan									
Option									
(In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)									

7 BANK ACCOUNT DETAILS (Mandatory)									
Bank Name (Do not abbreviate)									
Account No.					Branch / City				
(Please provide the full account number)									
Branch Address									
Pin Code									
Account Type (Please ✓) For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others									
MICR Code This is a 9 digit number next to your Cheque No.									
Essential Enclosures : (For Direct Credit)									
<input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque									

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 DOCUMENTS ENCLOSED (Please ✓) <input type="checkbox"/> Memorandum & Article of Association <input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed <input type="checkbox"/> Resolution / Authorisation to invest <input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s) <input type="checkbox"/> Power Of Attorney	9 APPLICATION ENCLOSED (Please ✓) <input type="checkbox"/> Systematic Investment Plan <input type="radio"/> Post dated Cheques <input type="radio"/> SIP Auto Debit Form <input type="radio"/> HDFC Standing Instruction (HDFC Bank Account Holders only) <input type="radio"/> ICICI Standing Instruction (ICICI Bank Account Holders only) <input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> Systematic Transfer Plan
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10 DECLARATION AND SIGNATURES									
<p>I/We have read and understood the contents of the offer documents to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.</p> <p>I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.</p> <p>I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is /are returned unpaid by my/our bank for any reason whatsoever.</p> <p>I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.</p> <p>Applicable to NRIs only: I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non - Residents External / Ordinary Account /FCNR Account.</p>									
SIGNATURES	Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE			
		POA Details - Name							
		PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])			
	Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE			
		POA Details - Name							
		PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])			
Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE				POA HOLDER SIGNATURE				
	POA Details - Name								
	PAN				Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])				

[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

Principal Mutual Fund Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.	For investment related enquiries, please contact: Principal Mutual Fund Ph : 1800-22-5600 (Toll Free Number) or 022-22021111 (If calling from a Non MTNL / Non BSNL lines) Email : customer@principalindia.com Website : www.principalindia.com
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CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques/DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application Form for Principal Child Benefit Fund

Application No. _____

Please read the instructions before filling the Application Form

BROKER INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Donor to fill in the Unit holder / Beneficiary) (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____

Name of Sole / First Unit Holder _____

2 DONOR INFORMATION (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF APPLICANT / DONOR ☐ Mr. ☐ Ms _____

Date of Birth _____ PAN _____ Enclosed (please ☒) ☐ PAN copy

Applicant cannot be more than 45 years of age where the target period is 7 years & 10 years and 40 years where the target period is 15 years (only for Future Guard Plan)

Please attach copy of KYC acknowledgement letter^

Proof of Age : _____

Parent / Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor)/ Contact Person (DESIGNATION in case of non-individual Investors - PAN not required for contact person)

Date of Birth _____ PAN _____ Enclosed (please ☒) ☐ PAN copy

ADDRESS OF APPLICANT / DONOR [P.O. Box Address is not sufficient]

City _____ Pin Code _____

State _____ Country _____

OVERSEAS ADDRESS (in case the Applicant / Donor is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____

State _____ Country _____

CONTACT DETAILS OF APPLICANT / DONOR (Please ensure that you fill in the contact details for us to serve you better.)

Phone O _____ R _____ Fax _____

Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ☒)

e-mail _____ I N B L O C K L E T T E R S

I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ☒] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF DONOR / APPLICANT (Please ☒)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / FII ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT / DONOR IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF DONOR / APPLICANT (Please ☒)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING

Single

3 UNITHOLDER / BENEFICIARY INFORMATION (Please fill in BLOCK LETTERS & with black/blue ink use one box for one alphabet leaving one box blank between two words)

NAME OF UNITHOLDER / BENEFICIARY ☐ Mr. ☐ Ms _____

Date of Birth _____ PAN _____ Enclosed (please ☒) ☐ PAN copy

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC)

Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF UNITHOLDER / BENEFICIARY [P.O. Box Address is not sufficient]

City _____ Pin Code _____

State _____ Country _____

OVERSEAS ADDRESS (in case the Unitholder / Beneficiary is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____

State _____ Country _____

CONTACT DETAILS OF UNITHOLDER / BENEFICIARY (Please ensure that you fill in the contact details for us to serve you better.)

Phone O _____ R _____ Fax _____

Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ☒)

e-mail _____ I N B L O C K L E T T E R S

I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ☒] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____

Cheque/DD No. _____ Dated: DD / MM / YYYY

Drawn on Bank & Branch _____

Scheme / Plan / Option _____

Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

STATUS OF UNITHOLDER / BENEFICIARY (Please ✓)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / FII ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF UNITHOLDER / BENEFICIARY IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

NAME OF GUARDIAN (in case Unitholder / Beneficiary is a Minor)

☐ Mr. ☐ Ms

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Minor's Relationship

STATUS (Please ✓)

☐ Individual ☐ Trust ☐ Others

STATUS (Please ✓)

☐ Resident ☐ Non-Resident

OCCUPATION OF UNITHOLDER / BENEFICIARY (Please ✓)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify)

MODE OF HOLDING

Single

4 PERSONAL IDENTIFICATION NUMBER (To serve you better) - refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

5 PAYMENT DETAILS (Mandatory)

Investment Amount (Rs.) DD Charges (Rs.) Net Amount (Rs.)

Mode of Payment (Please ✓)

☐ Cheque ☐ DD

*Cheque / DD No.

Dated

D D M M Y Y Y Y

Account No.

Account Type (Please ✓)

☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ NRSR

Drawn on Bank &

Branch

City

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name".

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form

☐ Principal Child Benefit Fund

☐ Career Builder Plan

☐ Future Guard Plan

Target Period

☐ 7 Years

☐ 10 Years

☐ 15 Years

7 BANK ACCOUNT DETAILS (Mandatory)

Bank Name

(Do not abbreviate)

Account No.

(Please provide the full account number)

Branch / City

Branch Address

Pin Code

Account Type (Please ✓) For Residents

☐ Savings ☐ Current

For Non-Resident

☐ NRO ☐ NRE

☐ Repatriable

☐ Non-Repatriable

☐ Others

MICR Code

This is a 9 digit number next to your Cheque No.

Essential Enclosures : (For Direct Credit)

Only for RTGS

IFSC Code

NEFT Code

☐ Blank cancelled cheque ☐ Copy of cheque

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 ALTERNATE BENEFICIARY INFORMATION

Name of Alternate Beneficiary Mr/Ms/Mrs

(ALL CAPITAL LETTERS)

Date of Birth D D / M M / Y Y Y Y

(First Name)

(Middle Name)

(Last Name)

Name of Guardian (in case Alternate Beneficiary is a Minor)

Minor's Relationship

9 APPLICATION ENCLOSED (Please ✓) (Only for the Career Builder Plan / Option

☐ Systematic Investment Plan ☐ Post dated Cheques ☐ SIP Auto Debit Form ☐ HDFC Standing Instruction (HDFC Bank Account Holders only) ☐ ICICI Standing Instruction (ICICI Bank Account Holders only) ☐ Systematic Withdrawal Plan ☐ Systematic Transfer Plan

10 DECLARATION AND SIGNATURES

It is understood that the Applicant has the express authority from the relevant constitution to invest in the units of the Principal Child Benefit Fund (the Fund) and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and Principal (Mutual Fund) would not be responsible if the investment is ultra vires the relevant constitution.

I/We further confirm having read and understood the contents of the offer document/s to the Scheme including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by the Applicant in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I / We authorize AMC to reject the application, reverse the unit credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is / are returned unpaid by my/our bank for any reason whatsoever.

I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given above, where AMC has such arrangement with my / our Bank.

Applicable to NRIs only:

I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in Applicant's Non-Residents External / Ordinary Account / FCNR Account.

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

**Principal Mutual Fund**

Exchange Plaza, 'B' wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For investment related enquiries, please contact:

Principal Mutual Fund

Ph : 1800-22-5600 (Toll Free Number) or

022-22021111 (If calling from a Non MTNL / Non BSNL lines)

Email : customer@principalindia.com

Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques / DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

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Common Account No. _____
Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms

 Date of Birth _____ PAN _____ Enclosed (please ☒)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms

 Date of Birth _____ PAN _____ Enclosed (please ☒)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms

 Date of Birth _____ PAN _____ Enclosed (please ☒)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / **Contact Person** (DESIGNATION in case of non-individual Investors - PAN not required for contact person)

 Date of Birth _____ PAN _____ Enclosed (please ☒)
☐ PAN copy
 Please attach copy of KYC acknowledgement letter^

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

 City _____ Pin Code _____
 State _____ Country _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FI/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____
 State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone _____ Fax _____
 Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ☒)
 e-mail _____
☒ I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ☒] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ☒)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / Fil ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FI (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ☒)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING (Please ☒)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly signed and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms

 Date of Birth (in case of minor) _____

NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms

ADDRESS OF NOMINEE / GUARDIAN

 City _____ Pin Code _____

Specimen Signature of Nominee / Guardian _____

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____
 Cheque/DD No. _____ Dated: DD / MM / YYYY
 Drawn on Bank & Branch _____
 Scheme / Plan / Option _____
 Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)

Investment Amount (Rs.)	DD Charges (Rs.)	Net Amount (Rs.)
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD	*Cheque / DD No.	Dated D D M M Y Y Y Y
Account No.	Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR	
Drawn on Bank & Branch		
City		

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name"

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form

<input type="checkbox"/> Principal Income Fund <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Principal Income Fund - Short Term Plan <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Principal Floating Rate Fund - Short Maturity Plan <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Floating Rate Fund - Flexible Maturity Plan <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Principal Monthly Income Plan <input type="radio"/> MIP <input type="radio"/> MIP Plus <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="checkbox"/> Principal Cash Management Fund - Liquid Option <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="radio"/> Institutional Premium Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Government Securities Fund - Savings Plan <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Quarterly	<input type="checkbox"/> Principal Government Securities Fund - Investment Plan <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Principal Liquid Plus Fund <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="radio"/> Institutional Premium Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Money Manager Fund <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="radio"/> Institutional Premium Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	Sweep to Scheme _____ Plan _____ Option _____ (In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)	

7 BANK ACCOUNT DETAILS (Mandatory)

Bank Name (Do not abbreviate)	Branch / City
Account No.	(Please provide the full account number)
Branch Address	Pin Code
Account Type (Please ✓) For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current	For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others
MICR Code	This is a 9 digit number next to your Cheque No.
Only for IFSC RTGS Code	NEFT Code
Essential Enclosures : (For Direct Credit) <input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque	

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 DOCUMENTS ENCLOSED (Please ✓)

<input type="checkbox"/> Memorandum & Article of Association
<input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Resolution / Authorisation to invest
<input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)
<input type="checkbox"/> Power Of Attorney

9 APPLICATION ENCLOSED (Please ✓)

<input type="checkbox"/> Systematic Investment Plan <input type="radio"/> Post dated Cheques <input type="radio"/> SIP Auto Debit Form <input type="radio"/> HDFC Standing Instruction (HDFC Bank Account Holders only) <input type="radio"/> ICICI Standing Instruction (ICICI Bank Account Holders only)	<input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> Systematic Transfer Plan
--	---

10 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the offer documents to the Scheme(s) including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme(s) and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.

I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme(s) of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is / are returned unpaid by my/our bank for any reason whatsoever.

I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.

Applicable to NRIs only:

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non - Residents External / Ordinary Account / FCNR Account.

SIGNATURES	Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
		POA Details - Name	
		PAN	
		Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter^)	
	Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
		POA Details - Name	
	PAN		
	Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter^)		
Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	
	POA Details - Name		
	PAN		
	Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter^)		

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.



Principal Mutual Fund

Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For investment related enquiries, please contact:

Principal Mutual Fund

Ph : 1800-22-5600 (Toll Free Number) or 022-22021111 (If calling from a Non MTNL / Non BSNL lines)

Email : customer@principalindia.com

Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques / DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____
Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms

 Date of Birth _____ PAN _____ Enclosed (please ☒)
 Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms

 Date of Birth _____ PAN _____ Enclosed (please ☒)
 Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms

 Date of Birth _____ PAN _____ Enclosed (please ☒)
 Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor) / **Contact Person** (DESIGNATION in case of non-individual Investors - PAN not required for contact person)

 Date of Birth _____ PAN _____ Enclosed (please ☒)
 Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

^ In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

 City _____ Pin Code _____
 State _____ Country _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FI/PIO) [P.O. Box Address is not sufficient]

 City _____ Zip Code _____
 State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone _____ O _____ R _____ Fax _____
 Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ☒)
 e-mail _____
 I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ☒] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ☒)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / Fil ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FI (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ☒)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify) _____

MODE OF HOLDING (Please ☒)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) – refer instruction page

Do you want a PIN assigned? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly signed and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms

 Date of Birth (in case of minor) _____

NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms

ADDRESS OF NOMINEE / GUARDIAN

 City _____ Pin Code _____

Specimen Signature of Nominee / Guardian _____

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____
 Cheque/DD No. _____ Dated: DD / MM / YYYY
 Drawn on Bank & Branch _____
 Scheme / Plan / Option _____
 Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)

Investment Amount (Rs.)	DD Charges (Rs.)	Net Amount (Rs.)
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD	*Cheque / DD No.	Dated D D M M Y Y Y Y
Account No.	Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR	
Drawn on Bank & Branch		
City		

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name"

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme / Plan / Option) - Please ensure there is only one cheque/DD per application form

<input type="checkbox"/> Principal Income Fund <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Principal Income Fund - Short Term Plan <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Principal Floating Rate Fund - Short Maturity Plan <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Floating Rate Fund - Flexible Maturity Plan <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	<input type="checkbox"/> Principal Monthly Income Plan <input type="radio"/> MIP <input type="radio"/> MIP Plus <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	<input type="checkbox"/> Principal Cash Management Fund - Liquid Option <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="radio"/> Institutional Premium Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Government Securities Fund - Savings Plan <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Quarterly	<input type="checkbox"/> Principal Government Securities Fund - Investment Plan <input type="checkbox"/> Growth - Accumulation <input type="checkbox"/> Growth - Auto Earnings Payout <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual	<input type="checkbox"/> Principal Liquid Plus Fund <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="radio"/> Institutional Premium Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly
<input type="checkbox"/> Principal Money Manager Fund <input type="radio"/> Regular Plan <input type="radio"/> Institutional Plan <input type="radio"/> Institutional Premium Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Reinvest <input type="radio"/> Sweep Dividend Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	Sweep to Scheme _____ Plan _____ Option _____ (In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme)	

7 BANK ACCOUNT DETAILS (Mandatory)

Bank Name (Do not abbreviate)	Branch / City
Account No. (Please provide the full account number)	Pin Code
Branch Address	
Account Type (Please ✓) For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current	For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others
MICR Code	This is a 9 digit number next to your Cheque No.
Only for IFSC RTGS Code	NEFT Code
Essential Enclosures : (For Direct Credit) <input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque	

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 DOCUMENTS ENCLOSED (Please ✓)

<input type="checkbox"/> Memorandum & Article of Association
<input type="checkbox"/> Trust Deed <input type="checkbox"/> Bye-Laws <input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Resolution / Authorisation to invest
<input type="checkbox"/> List of Authorised Signatories with Specimen Signature(s)
<input type="checkbox"/> Power Of Attorney

9 APPLICATION ENCLOSED (Please ✓)

<input type="checkbox"/> Systematic Investment Plan <input type="radio"/> Post dated Cheques <input type="radio"/> SIP Auto Debit Form <input type="radio"/> HDFC Standing Instruction (HDFC Bank Account Holders only) <input type="radio"/> ICICI Standing Instruction (ICICI Bank Account Holders only)	<input type="checkbox"/> Systematic Withdrawal Plan <input type="checkbox"/> Systematic Transfer Plan
--	---

10 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the offer documents to the Scheme(s) including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme(s) and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We further confirm that I/we have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. [AMC], its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.

I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme(s) of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is / are returned unpaid by my/our bank for any reason whatsoever.

I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.

Applicable to NRIs only:

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non - Residents External / Ordinary Account / FCNR Account.

SIGNATURES	Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
		POA Details - Name	
		PAN	
		Enclosed (please ✓) <input type="checkbox"/> PAN copy	(Attach copy of KYC acknowledgement letter [^])
	Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
		POA Details - Name	
	PAN		
	Enclosed (please ✓) <input type="checkbox"/> PAN copy	(Attach copy of KYC acknowledgement letter [^])	
Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE	
	POA Details - Name		
	PAN		
	Enclosed (please ✓) <input type="checkbox"/> PAN copy	(Attach copy of KYC acknowledgement letter [^])	

[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.



Principal Mutual Fund

Exchange Plaza, 'B' Wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For investment related enquiries, please contact:

Principal Mutual Fund

Ph : 1800-22-5600 (Toll Free Number) or 022-22021111 (If calling from a Non MTNL / Non BSNL lines)

Email : customer@principalindia.com

Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques / DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

Application No. _____

Please read the instructions before filling the Application Form

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE (Not to be filled in by the Applicant)

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No. _____
Name of Sole / First Unit Holder _____

2 NEW APPLICANT'S DETAILS (Please fill in BLOCK LETTERS with black/blue ink, use one box for one alphabet leaving one box blank between two words)

NAME OF FIRST / SOLE APPLICANT ☐ Mr. ☐ Ms
F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

NAME OF THE SECOND APPLICANT ☐ Mr. ☐ Ms
F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

NAME OF THE THIRD APPLICANT ☐ Mr. ☐ Ms
F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

Parent / Guardian Name ☐ Mr. ☐ Ms (if first applicant is a Minor)
F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y Y PAN _____ Enclosed (please ✓)
Please attach copy of KYC acknowledgement letter^ ☐ PAN copy

(to be filled compulsorily for insurance cover)
^ In case the investments is Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC)

Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.

ADDRESS OF FIRST / SOLE APPLICANT [P.O. Box Address is not sufficient]

City _____ L A N D M A R K

State _____ Country _____ Pin Code _____

OVERSEAS ADDRESS (in case the First Applicant is NRI/FII/PIO) [P.O. Box Address is not sufficient]

City _____ Zip Code _____

State _____ Country _____

CONTACT DETAILS OF FIRST / SOLE APPLICANT (Please ensure that you fill in the contact details for us to serve you better)

Phone O _____ R _____ Fax _____
Mobile _____ ☐ I / We wish to receive updates via SMS on my mobile (Please ✓)

e-mail _____ I N B L O C K L E T T E R S

I/We wish to receive the following documents via e-mail in lieu of physical document(s) [Please ✓] ☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns / Information

STATUS OF FIRST APPLICANT (Please ✓)

☐ Resident Individual ☐ Partnership Firm ☐ AOP ☐ BOI
☐ Minor ☐ Bank / FII ☐ Society/Club ☐ Others (Please specify)
☐ HUF ☐ Trust ☐ Company

IF APPLICANT IS A NON-RESIDENT

☐ NRI (Repatriable) ☐ FII (Repatriable) ☐ NRI Minor (Repatriable)
☐ PIO ☐ NRI (Non Repatriable) ☐ NRI Minor (Non Repatriable)

OCCUPATION OF 1ST APPLICANT / GUARDIAN (Please ✓)

☐ Business ☐ Service ☐ Profession ☐ Retired
☐ Agriculture ☐ House Wife ☐ Student
☐ Others (Please specify)

MODE OF HOLDING (Please ✓)

☐ Single ☐ Jointly ☐ Either / Anyone or Survivor (Default Option : Jointly)

3 PERSONAL IDENTIFICATION NUMBER (To serve you better) - refer instruction page

Do you want a PIN assigned ? ☐ Yes ☐ No (In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.)

4 NOMINATION (In case of multiple nominees - more than 1 and upto 3 - fill a separate form attached herewith)

I/We do hereby nominate the undermentioned Nominee to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and Signature of the Nominee acknowledging receipt thereof, shall be valid discharge by the AMC/Mutual Fund/ Trustees.

NOMINEE'S NAME ☐ Mr. ☐ Ms Date of Birth D D M M Y Y Y Y Y
(in case of minor)

NAME OF PARENT / LEGAL GUARDIAN (in case of minor) ☐ Mr. ☐ Ms

ADDRESS OF NOMINEE / GUARDIAN

City _____ Pin Code _____

Specimen Signature of Nominee / Guardian

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from _____

Cheque/DD No. _____ Dated: D D / M M / Y Y Y Y

Drawn on Bank & Branch _____

Scheme _____

Amount Rs. _____

Please Note : All purchases are subject to realisation of payment instrument

Eligible for deduction under section 80(C) of the Income Tax Act, 1961.

Application No. _____

ARN No: _____

Signature, Stamp & Date

5 PAYMENT DETAILS (Mandatory)

Investment Amount (Rs.)	DD Charges (Rs.)	Net Amount (Rs.)
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD	*Cheque / DD No.	Dated DD / MM / YY / YY
Account No.	Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> NRSR	
Drawn on Bank & Branch City		

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "the Specific Scheme Name".

6 INVESTMENT DETAILS (Please ✓ Choice of Scheme) - Please ensure there is only one cheque/DD per application form

- ☐ Principal Tax Savings Fund
☐ Principal Personal Tax Saver Fund

7 BANK ACCOUNT DETAILS (Mandatory)

Bank Name (Do not abbreviate)	Branch / City
Account No. (Please provide the full account number)	
Branch Address	Pin Code
Account Type (Please ✓) For Residents <input type="checkbox"/> Savings <input type="checkbox"/> Current	For Non-Resident <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Repatriable <input type="checkbox"/> Non-Repatriable <input type="checkbox"/> Others
MICR Code	This is a 9 digit number next to your Cheque No.
Only for IFSC Code	NEFT Code
RTGS Code	Essential Enclosures : (For Direct Credit) <input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque

Direct Credit Facility is currently available with : BNP Paribas, Citibank, Deutsche Bank, ICICI Bank, IDBI Bank, HDFC Bank, HSBC Bank, Kotak Mahindra Bank, Punjab National Bank, Standard Chartered Bank, Axis Bank & Indusind Bank. For an update in this list please contact any of our ISC at the contact details provided overleaf.

• Please verify and ensure the accuracy of the bank details provided above and as shall appear in your account statement which shall be issued to you should your application be accepted. Principal Mutual Fund shall not be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

8 ASSIGNMENT CLAUSE (Relevant for resident applicant of the Principal Tax Savings Fund and Principal Personal Tax Saver Fund)

I* hereby assign all the benefits that may be payable in the event of my accidental death by the New India Assurance Co. Ltd. ["Insurer"] under the Insurance Policy arranged by the Company for the investors in Principal Tax Saving Fund / Principal Personal Tax Saver Fund; in favour of :
Name of Assignee Mr/Ms/Mrs Date of Birth DD / MM / YYYY
having his/her address at City Pin State

Name of Guardian (where the Assignee is a Minor)

I further declare that receipt of the benefits, if any, by the above named Assignee shall be sufficient discharge thereof to the Insurer/ Company.

I also confirm having noted the key terms and conditions of the referred accidental death insurance cover as provided in the Offer Document. The decision of the Insurer on any matter related to admissibility of a claim shall be final and binding.

Date Place Witness Name

Witness Address Witness Signature

* Name of the - Sole/First Applicant only in case of an individual applicant, Karta in case of HUF and First Applicant in case of Association of Persons (AOP)/Body of Individuals.

Minor's Relationship

9 APPLICATION ENCLOSED (Please ✓)

- ☐ Systematic Investment Plan ☐ Post dated Cheques ☐ SIP Auto Debit Form ☐ HDFC Standing Instruction (HDFC Bank Account Holders only)
☐ ICICI Standing Instruction (ICICI Bank Account Holders only)
☐ Systematic Withdrawal Plan ☐ Systematic Transfer Plan

10 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the offer document/s to the Scheme/s including the sections on "Prevention of Money Laundering and Know Your Customers". I/We hereby apply to the Trustees of the Principal Mutual Fund for units of the Scheme as indicated above ("the Scheme") and agree to abide by the terms and conditions, of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instalment received from me/us to sweep/switch the units as applicable to my/our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We further confirm that I/We have the express authority from the relevant constitution to invest in the units of the Scheme and the Principal Pnb Asset Management Company Pvt. Ltd. (AMC), its Trustee and the Mutual Fund would not be responsible if the investment is ultra vires the relevant constitution.

I/We authorize AMC to reject the application, reverse the units credited, restrain me/us from making any further investment in any of the Scheme/s of Principal Mutual Fund, recover / debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s) / payment instrument is / are returned unpaid by my/our bank for any reason whatsoever.

I/We hereby further agree that AMC can directly credit all the dividend payouts and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.

Applicable to NRIs only:

I/We confirm that I am / we are Non-Residents of Indian Nationality / Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Residents External / Ordinary Account / FCNR Account.

SIGNATURES

Signature / Thumb Impression of Sole / 1st Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
	POA Details - Name	
	PAN Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])	
Signature / Thumb Impression of 2nd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
	POA Details - Name	
	PAN Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])	
Signature / Thumb Impression of 3rd Applicant / POA Holder	APPLICANT SIGNATURE	POA HOLDER SIGNATURE
	POA Details - Name	
	PAN Enclosed (please ✓) <input type="checkbox"/> PAN copy (Attach copy of KYC acknowledgement letter [^])	

[^] In case the investments are Rs. 50,000 and above, it is mandatory to attach a copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Limited alongwith the application form.



Principal Mutual Fund

Exchange Plaza, 'B' wing, 11th Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For investment related enquiries, please contact:

Principal Mutual Fund

Ph : 1800-22-5600 (Toll Free Number) or
022-22021111 (If calling from a Non MTNL / Non BSNL lines)
Email : customer@principalindia.com
Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of KYC Acknowledgement Letter issued by CDSL Ventures Ltd. for any application of Rs. 50,000 and above • Appropriate options are filled • Cheques/DD should be drawn in favour of 'the Specific Scheme Name' • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

This application form is for Resident Investors/NRIs etc., and should be completed in English in BLOCK LETTERS & BLACK INK only. Please tick (✓) in the appropriate box provided.

Please read the terms of the Offer Document of the Scheme carefully before filling in the application form. All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form for tendering the payment. Application should be for a minimum amount specified for each Scheme/Plan/Option.

Payment Procedure

Resident Investor: Resident Investors may submit payment for units by cheque/demand draft, payable locally and drawn on any bank which is a member of the Bankers Clearing House located at the place where the application form is submitted.

All cheques/demand drafts should be drawn in favour of **"the Specific Scheme Name"**.

Payment Procedures for NRIs

Repatriation Basis: Payments may be made through Indian Currency Cheques/Demand Drafts. NRI applications can also be made by submitting payments through demand drafts purchased from FCNR bank accounts or cheques drawn on NRE accounts. All cheques/drafts should be locally payable at any of the AMC locations. All applications must be accompanied with a FIRC.

Non-Repatriation Basis: In case of NRIs seeking to apply for units on a non-repatriation basis, payments shall be made by cheques/demand drafts drawn out of NRO (Non-Resident Ordinary) accounts.

Payment Procedure - FILs

FILs may pay their subscription amounts by direct remittance from abroad or out of their special Non-Resident Rupee Accounts maintained with a designated bank branch in India or as may be permitted under Law. All cheques/drafts should be payable in Mumbai. Applications by FILs should be submitted only to the office of the Asset Management Company, Mumbai.

All cheques and bank drafts must be drawn in favour of **"the Specific Scheme Name"**.

Payment Procedure - General

- The Asset Management Company will not accept cash for subscriptions.
- Stockinvests and outstation cheques will not be accepted.
- Bank charges for outstation demand drafts will be debited to the AMC and will be limited to those stipulated by the Indian Banks Association. The Mutual Fund will not entertain any request for refund of demand draft charges.
- In case an applicant is located in a place where there is no designated collection centre, the completed application with a Bank Draft/Pay Order for the investment amount (net of Demand Draft charges) may be forwarded to the nearest designated Collection Centre.

(A) APPLICATION DETAILS

- If the broker name & code is left blank, the application shall be treated as direct.
- Unit holders providing the common account number where the unit holders has / have not provided the documents as required mandatorily, such documents should then be provided along with this Application Form.
- Please write application serial number and name on the reverse of the cheque/demand draft.
- The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).
- In case the investor is a NRI/FIL, an overseas address should also be provided, along with the local address. However, all correspondence shall be at the local address.
- If the account has more than one (upto three) Unitholder, the account will be registered either as 'joint' or 'either/anyone or survivor' basis, as specified. If nothing is specified the default mode of holding will be 'joint'.
- It is expressly understood that the investor/Unitholder has the express authority from the relevant constitution to invest in units of the Fund and the AMC/Trustee/Fund would not be responsible if the investment is ultravires the relevant constitution.
- All communications and payments will be made to the first applicant or to the Karta in case of HUF. Where the HUF is the first applicant.
- Signatures should be in English or in any Indian language as specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership firms, the Partner will sign on behalf of the firm. Similarly, for the Association of Persons (AOP), the application must be signed by the Authorised Signatory.
- Applications on behalf of minors should be signed by their guardian.
- In case of an application under a Power of Attorney or by a limited company, body corporate, registered society, Trust or partnership, the relevant power of attorney or the relevant resolution of authority to make the application or the Trust Deed or Partnership Deed as the case may be, or duly certified copy thereof, alongwith a certified

copy of the Memorandum and Articles of Association and/or bye-laws should be submitted along with the Application Form.

(B) BANK DETAILS

This requirement is mandatory and applications without complete bank details are liable to be rejected. The Mutual Fund/Asset Management Company will not be responsible for any loss arising out of fraudulent encashment of cheques and delay/loss in transit.

- E-mail Communication:** Account Statements/Newsletters/Annual Reports/Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by courier/post/e-mail. Unit holders who have opted to receive these documents by e-mail will be required to download and print the documents after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to deliver such document through alternative means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.
- ECS:** Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount to them in their notified account whenever the payment is made through ECS. The ISC will send of the direct credit. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous Investors. Applicants in cities not covered under ECS facility will receive dividend payments by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS facility is available only in respect of dividend payments and not in the case of Redemption of Units. In case an investor has been covered under Direct Credit facility with select banks then dividend payment through ECS shall not be effected.
- PIN:** In case you would want a PIN assigned; please submit a duly filled and signed PIN Form along with this Application. PIN form is part of the application form / available at request / can also be downloaded from our website.

(C) PAN & KYC DETAILS

I. PAN Details:

As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] from July 2, 2007 irrespective of the amount of transaction involved. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father of mother or guardian, as the case may be.

All applications without PAN details AND KYC requirements [where investment is Rs.50,000/- and above], are liable to be rejected.

II. Know Your Customer Acknowledgement Letter (KYC letter)

In accordance with the requirements of the Prevention of Money Laundering Act, 2002 read with SEBI guidelines regarding Anti Money Laundering, presently it is mandatory to attach the Know Your Customer Acknowledgement Letter (KYC letter), issued by CDSL Ventures Ltd. for all the applicants (guardian in case of minor), for all applications for subscription of Rs.50,000/- and above. Also, applicants/ unitholders intending to apply for units / currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of PoA must attach the KYC letter, at the time of applications for investment of Rs. 50,000/- and above. PoA holders shall not submit documents for KYC letter, on behalf of the issuer of the PoA. The KYC letter is one time and unique and can be used for transacting across the Mutual Funds.

Instruction for Filling Nomination Form:

Instructions : (1) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. If there are more than one joint holder additional forms may be used for signatures of the holders of units and witnesses. (2) A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, Local authority any person designated by virtue of his office or a religious or charitable trust. (3) The Nominee shall not be a trust other than religious/ charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time. (4) Nomination in respect of the units stands rescinded upon the transfer of units. (5) Transfer of units in favour of a Nominee shall be valid discharge by the Asset Management Company against the legal heir. (6) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. (7) On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee.

CHECKLIST

Please ensure that:

- ☐ All relevant particulars are filled in / ticked in the form
 - Full name of each holder
 - Full Address ♦ Resident Individual - Indian address or ♦ NRI / FIL - Foreign address & Local Address
 - Bank mandate • PAN details & Proof of PAN • Scheme / Plan / Option details
 - Payment details • Mode of holding • Legal Status
- ☐ **Effective January 1, 2008:**
 - PAN details mandatory for all investments.Please refer instruction no. C(I) for further details.
- ☐ Your investment is not less than the minimum investment amount.
- ☐ Your application is completed and signed by all applicants.
- ☐ KYC acknowledgement letter is enclosed for all application of Rs. 50,000 and above.
- ☐ Cheques are drawn in favour of 'the Specific Scheme Name', dated and signed.
- ☐ On the reverse of each cheque submitted write the First Applicant's name and the Application Form number.

Accompanying documents

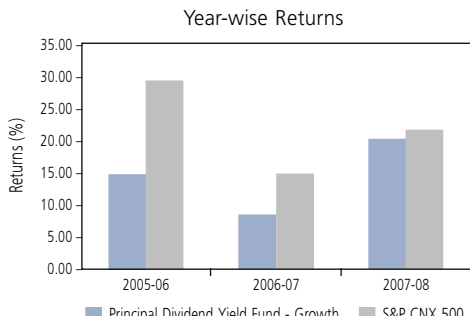
Please submit the following documents with your application (where applicable). All documents should be true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory. ➤

Documents	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	FILs	Individual
Resolution / Authorisation to invest	✓	✓	✓		✓		✓	
List of Authorised Signatories with Specimen signature(s)	✓	✓	✓	✓	✓		✓	
Memorandum & Articles of Association	✓							
Trust Deed					✓			
Bye-laws		✓						
Partnership Deed			✓					
Overseas Auditors' Certificate								✓
Notarised Power of Attorney				✓				
Bank confirmation of Non-Resident Account Type / FIRC						✓		
Copy of PAN Card for all investments	✓	✓	✓	✓	✓	✓	✓	✓
KYC acknowledgement Letter (for investment of Rs. 50,000 and above.)	✓	✓	✓	✓	✓	✓	✓	✓

Principal Growth Fund *(An open ended Equity Scheme)*

Investment Objective	To achieve long term capital appreciation.			
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)	
	Equity and Equity Linked Instruments		Upto 100%	
	Debt (Including Securitised Debt) and Money market instruments		Upto 10%	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.			
Investment Plans & Options	Dividend and Growth Plans. The Dividend Plan offers Payout, Reinvestment and Sweep Option.			
Applicable NAV	Please Refer to Page No. 60			
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase	
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs 500 or 50 units	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.			
Benchmark Index	S&P CNX Nifty The fund reserves the right to change the said benchmark and / or adopt one / more other benchmarks to compare the performance of the Scheme.			
Dividend Policy	Under the Dividend Plan, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Plan and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits.			
Name of the Fund Manager	Mr. Shyam Bhat			
Name of the Trustee Company	Principal Trustee Company Private Limited			
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.			
	Period	Returns (%)		S&P CNX Nifty (%)
	Last 1 Year	13.74		23.75
	Last 3 Years	24.94		32.46
	Last 5 Years	40.34		37.03
	Since Inception*	25.11		20.49
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *October 25, 2000.			
Expenses of the Scheme	<p>(i) Load Structure</p> <p>Entry Load :</p> <p>For Direct investment - Nil.</p> <p>For investments less than Rs. 3 crores - 2.25%.</p> <p>For investments of Rs. 3 crores and above - Nil.</p> <p>Exit Load :</p> <p>0.50% if redeemed on or before 180 days from the date of investment.</p> <p>(ii) Recurring expenses as a percentage of average daily Net Assets</p> <ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75 <p>(iii) Actual expenses for the previous financial year 2007-2008 : 2.33%</p>			
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.			
For Investor Grievances please contact	Please Refer to Page No. 61			
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996			

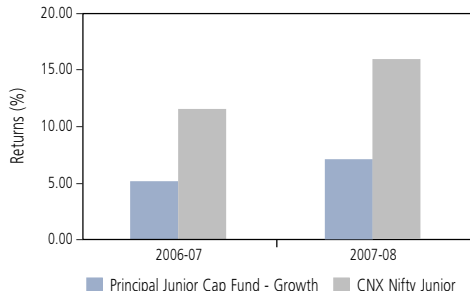
Principal Dividend Yield Fund *(An open ended Equity Scheme)*

Investment Objective	The Investment Objective of the Scheme would be to provide capital appreciation and / or dividend distribution by investing predominantly in a well-diversified portfolio of companies that have a relatively high dividend yield.			
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)	
	Equity and Equity Related Instruments of high dividend-yield companies*		65 to 100%	
	Other equity and equity-related instruments		0 to 35%	
	Cash and Money Market Instruments		0 to 20%	
	* High dividend-yield companies are defined as those having a dividend-yield (last declared dividend as a percentage of the market price at the time of investment) higher than 1.5 times that of the NSE Nifty on the earlier trading day.			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.			
Investment Plans & Options	Growth Plan and Dividend Plan. Dividend Plan will have the facility of Payout, Reinvestment and Sweep.			
Applicable NAV	Please Refer to Page No. 60			
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase	
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.			
Benchmark Index	S&P CNX 500 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.			
Dividend Policy	Under the Dividend Plan, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Plan and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits.			
Name of the Fund Manager	Mr. Shyam Bhat			
Name of the Trustee Company	Principal Trustee Company Private Limited			
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.			
	Period	Returns (%)		S&P CNX 500 (%)
	Last 1 Year	20.06		21.51
	Last 3 Years	14.77		29.20
	Since Inception*	17.05		30.86
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *October 15, 2004.			
Expenses of the Scheme	<p>(i) Load Structure Entry Load : For Direct investment - Nil. For investments less than Rs. 3 crores - 2.25%. For investments of Rs. 3 crores and above - Nil. Exit Load : Nil</p> <p>(ii) Recurring expenses as a percentage of average daily Net Assets</p> <ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75 <p>(iii) Actual expenses for the previous financial year 2007-2008: 2.33%</p>			
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.			
For Investor Grievances please contact	Please Refer to Page No. 61			
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996			

Principal Global Opportunities Fund *(An open ended Growth Fund)*

Investment Objective	To build a high quality International Equity portfolio out of the permissible Investments as defined and permitted under the regulations from time to time, and provide returns and / or capital appreciation along with regular liquidity to the investors.														
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)												
	Equity and Equity Linked Instruments		Up to 100% in permitted listed Foreign Equities.												
	Pending deployment of the funds in terms of investment objectives of the Scheme, upto 100% of the scheme's assets may be invested in Indian or overseas money market instruments (as permitted by the Regulations).														
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.														
Investment Plans & Options	Dividend and Growth Plans. The Dividend Plan offers Payout, Reinvestment and Sweep Option.														
Applicable NAV	Please Refer to Page No. 60														
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase												
	Rs. 10,000 and any amount thereafter under each option	Subsequent investment of Rs. 5,000 and any amount thereafter under each option	Rs. 1,000 or 100 units												
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 5 Business Days, subject to redemption request being complete in all respects.														
Benchmark Index	Morgan Stanley Capital International's - MSCI World 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.														
Dividend Policy	Under the Dividend Plan, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Plan and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits.														
Name of the Fund Manager	Mr. Rajat Jain														
Name of the Trustee Company	Principal Trustee Company Private Limited														
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.		<table><caption>Year-wise Returns</caption><thead><tr><th>Period</th><th>Principal Global Opportunities Fund - Growth (%)</th><th>MSCI World Index (%)</th></tr></thead><tbody><tr><td>2005-06</td><td>14.43</td><td>7.77</td></tr><tr><td>2006-07</td><td>12.79</td><td>8.08</td></tr><tr><td>2007-08</td><td>8.80</td><td>-5.04</td></tr></tbody></table>	Period	Principal Global Opportunities Fund - Growth (%)	MSCI World Index (%)	2005-06	14.43	7.77	2006-07	12.79	8.08	2007-08	8.80	-5.04
	Period	Principal Global Opportunities Fund - Growth (%)		MSCI World Index (%)											
	2005-06	14.43		7.77											
	2006-07	12.79		8.08											
	2007-08	8.80		-5.04											
	Period	Returns (%)		MSCI World Index (%)											
Last 1 Year	8.80	-5.04													
Last 3 Years	14.43	7.77													
Since Inception*	12.79	8.08													
Returns upto 1 year absolute and above 1 year CAGR. The past performance may or may not be sustained in the future. *March 29, 2004.															
Expenses of the Scheme	<p>(i) Load Structure Entry Load : For Direct investment - Nil. For investments less than Rs. 5 crores - 2.50% For investments of Rs. 5 crores and above - Nil For additional investments of any amount subsequent to any one-time investment of Rs. 5 crore and above - Nil Exit Load : If redeemed before 180 days - 1% If redeemed between 181-365 days - 0.50% If redeemed after 365 days - Nil</p> <p>(ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.50 ● Next Rs. 300 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Balance : 1.75</p> <p>(iii) Actual expenses for the previous financial year 2007-2008: 0.95%</p>														
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57														
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111. It may be noted that since this fund invests predominantly in the overseas market, the NAV of the scheme shall be dependent on the closing prices of the securities in the respective markets. Hence due to the differences in time zones the fund will declare the NAV on the next Business Day by 7.30 p.m. based on receipt of pricing information.														
For Investor Grievances please contact	Please Refer to Page No. 61														
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996														

Principal Junior Cap Fund *(An open ended Equity Scheme)*

Investment Objective	The investment objective of the scheme is to provide capital appreciation and / or income in the form of dividend by investing predominantly (at least 65% of net assets) in the equity and equity related instruments of the companies within the market capitalization range of the companies comprising CNX Nifty Junior Index. Of this, at least 51% will be invested in the equity and equity related instruments of the companies that comprise the CNX Nifty Junior Index. Upto 35% of net assets will be invested in the stocks of companies with the market capitalization below Rs.2000 crore as on the date of investment.																							
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 59																							
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.																							
Investment Plans & Options	Growth Option and Dividend Option. Dividend Option will have the facility of Pay-out and Re-investment.																							
Applicable NAV	Please Refer to Page No. 60																							
Minimum Application Amount / Number of Units	Purchase Rs. 5,000 and any amount thereafter under each option	Additional Purchase Subsequent investment of Rs. 500 and any amount thereafter under each option	Repurchase Rs. 500 or 50 units																					
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund.Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.																							
Benchmark Index	The Fund would benchmark its performance to the CNX Nifty Junior 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.																							
Dividend Policy	Under Dividend Option, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Dividend Option and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the option having adequate distributable profits. The Dividend Option will have two facilities - the Payout and the Reinvestment. Under the Payout facility, the dividends so declared/distributed would be paid out to the unitholders. Under the Reinvestment facility, the dividend will be automatically reinvested in the units of the Scheme. However, the Trustees reserve the right to introduce new dividend distribution options on a prospective basis.																							
Name of the Fund Manager	Mr. Pramod Gupta																							
Name of the Trustee Company	Principal Trustee Company Private Limited																							
Performance of the Scheme	<div>Returns (%) of Growth Option as at March 31, 2008.</div> <table><thead><tr><th>Period</th><th>Returns (%)</th><th>CNX Nifty Junior (%)</th></tr></thead><tbody><tr><td>Last 1 Year</td><td>7.12</td><td>15.87</td></tr><tr><td>Last 2 Years</td><td>4.96</td><td>11.51</td></tr><tr><td>Since Inception*</td><td>15.98</td><td>24.18</td></tr></tbody></table> <div>The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis. *June 30, 2005.</div>		Period	Returns (%)	CNX Nifty Junior (%)	Last 1 Year	7.12	15.87	Last 2 Years	4.96	11.51	Since Inception*	15.98	24.18	<div>Year-wise Returns</div>  <table><thead><tr><th>Period</th><th>Principal Junior Cap Fund - Growth</th><th>CNX Nifty Junior</th></tr></thead><tbody><tr><td>2006-07</td><td>7.12</td><td>15.87</td></tr><tr><td>2007-08</td><td>4.96</td><td>11.51</td></tr></tbody></table>	Period	Principal Junior Cap Fund - Growth	CNX Nifty Junior	2006-07	7.12	15.87	2007-08	4.96	11.51
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2007-08	4.96	11.51																						
Expenses of the Scheme	<div>(i) Load Structure Entry Load : For Direct investment - Nil. For investments upto Rs. 3 crores – 2.25%. For investments of Rs. 3 crores and above – Nil. Exit Load : NIL</div> <div>(ii) Annual Recurring expenses as a percentage of average daily Net Assets<ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75</div> <div>(iii) Actual expenses for the previous financial year 2007-2008: 2.36%</div>																							
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																							
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.																							
For Investor Grievances please contact	Please Refer to Page No. 61																							
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Principal Large Cap Fund *(An open ended Equity Scheme)*

Investment Objective	The Investment Objective of the scheme would be to provide capital appreciation and / or dividend distribution by predominantly investing in companies having a large market capitalization. For the purpose of this Fund, Large Cap Companies are defined as those having market capitalization greater than Rs. 750 crores as on the date of investment (or any such amount as may be specified by India Index Services Ltd. (IISL) from time to time) being the upper limit of market capitalisation as a criteria for inclusion of a company in CNX Midcap 200 Index. However, should IISL come out with a definition of 'Large Cap companies', the same will be utilized.																							
Asset Allocation Pattern of the scheme	Please Refer to Page No. 59																							
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.																							
Investment Plans & Options	Growth Option and Dividend Option. Dividend Option will have the facility of Payout and Re-investment.																							
Applicable NAV	Please Refer to Page No. 60																							
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase																					
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units																					
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund although endeavour will be made to despatch the redemption proceeds within 3 Business Days from the receipt of redemption request, subject to it being complete in all respects.																							
Benchmark Index	The Fund would benchmark its performance to the S&P CNX Nifty 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.																							
Dividend Policy	Under Dividend Option, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Dividend Option and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the option having adequate distributable profits. The Dividend Option will have facilities - Payout, Re-investment and Sweep. Under the Payout facility, the dividends so declared / distributed would be paid out to the unitholders. Under the Re-investment facility, the dividend will be automatically reinvested in the units of the Scheme. Under the Sweep facility unitholders can choose to reinvest their dividend in any other open-ended schemes of the Fund, at Applicable NAV based prices. However the Trustees reserve the right to introduce new dividend distribution options.																							
Name of the Fund Manager	Mr. Pramod Gupta																							
Name of the Trustee Company	Principal Trustee Company Private Limited																							
Performance of the Scheme	<div>Returns (%) of Growth Option as at March 31, 2008.</div> <table><thead><tr><th>Period</th><th>Returns (%)</th><th>S&P CNX Nifty (%)</th></tr></thead><tbody><tr><td>Last 1 Year</td><td>23.20</td><td>23.75</td></tr><tr><td>Last 2 Years</td><td>17.40</td><td>17.93</td></tr><tr><td>Since Inception*</td><td>33.76</td><td>29.63</td></tr></tbody></table> <div>The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis. *November 11, 2005.</div>		Period	Returns (%)	S&P CNX Nifty (%)	Last 1 Year	23.20	23.75	Last 2 Years	17.40	17.93	Since Inception*	33.76	29.63	<div>Year-wise Returns</div> <table><thead><tr><th>Year</th><th>Principal Large Cap Fund - Growth</th><th>S&P CNX Nifty</th></tr></thead><tbody><tr><td>2006-07</td><td>17.40</td><td>17.93</td></tr><tr><td>2007-08</td><td>23.20</td><td>23.75</td></tr></tbody></table>	Year	Principal Large Cap Fund - Growth	S&P CNX Nifty	2006-07	17.40	17.93	2007-08	23.20	23.75
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Year	Principal Large Cap Fund - Growth	S&P CNX Nifty																						
2006-07	17.40	17.93																						
2007-08	23.20	23.75																						
Expenses of the Scheme	<div>(i) Load Structure</div> <div>Entry Load :</div> <div>For Direct investment - Nil.</div> <div>For investments less than Rs. 3 crores - 2.25%.</div> <div>For investments of Rs. 3 crores and above - Nil.</div> <div>Exit Load :</div> <div>For investments of less than Rs. 3 crores – 1.50% if redeemed on or before 180 days from the date of allotment; 1% if redeemed after 180 days but before 365 days from the date of allotment; Nil if redeemed after 365 days from the date of allotment</div> <div>For investment of Rs. 3 crores and above - 0.50% if redeemed on or before 180 days from the date of allotment ; Nil if redeemed after 180 days from the date of allotment.</div> <div>(ii) Annual Recurring expenses as a percentage of average daily Net Assets</div> <div>● First Rs. 100 crores : 2.50</div> <div>● Next Rs. 300 crores : 2.25</div> <div>● Next Rs. 300 crores : 2.00</div> <div>● Balance : 1.75</div> <div>(iii) Actual expenses for the previous financial year 2007-2008: 2.31%</div>																							
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																							
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.																							
For Investor Grievances please contact	Please Refer to Page No. 61																							
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996																							

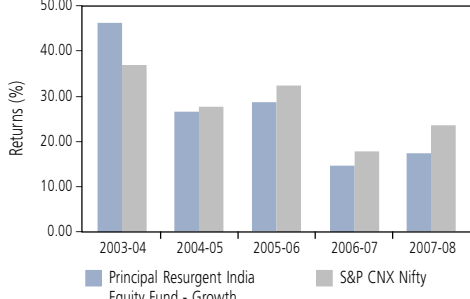
Principal Infrastructure & Services Industries Fund *(An open ended Equity Scheme)*

Investment Objective	The Investment Objective of the scheme is to provide capital appreciation and income distribution to the unit holders by investing predominantly in equity / equity related securities of the companies belonging to the infrastructure and service industries and the balance in debt securities and money market instruments including call money.																							
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 59																							
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.																							
Investment Options	Growth Option and Dividend Option. Dividend Option will have the facility of Payout, Re-investment and Sweep.																							
Applicable NAV	Please Refer to Page No. 60																							
Minimum Application Amount / Number of Units	Purchase Rs. 5,000 for Dividend Option and Growth Option and any amount thereafter for both the Options.	Additional Purchase Subsequent investment amount shall be Rs. 500 and any amount thereafter for the options.	Repurchase Rs. 500 or 50 units and in multiples of Re. 1 or 1 unit thereafter.																					
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund although endeavour will be made to despatch the redemption proceeds within 3 Business Days from the receipt of redemption request, subject to it being complete in all respects.																							
Benchmark Index	The Fund would benchmark its performance to the S&P CNX Nifty. The Fund reserves the right to change the said benchmark and / or adopt one / more other benchmarks to compare the performance of the Scheme.																							
Dividend Policy	Under Dividend Option, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Dividend Option and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the option having adequate distributable profits. The Dividend Option will have facilities - Payout, Re-investment and Sweep. Under the Payout facility, the dividends so declared / distributed would be paid out to the unitholders. Under the Re-investment facility, the dividend will be automatically reinvested in the units of the Scheme. Under the Sweep facility unitholders can choose to reinvest their dividend in any other open-ended schemes of the Fund, at Applicable NAV based prices. However the Trustees reserve the right to introduce new dividend distribution options.																							
Name of the Fund Manager	Mr. Shyam Bhat																							
Name of the Trustee Company	Principal Trustee Company Private Limited																							
Performance of the scheme	<div>Returns (%) of Growth Option as at March 31, 2008.</div> <table><thead><tr><th>Period</th><th>Returns (%)</th><th>S&P CNX Nifty (%)</th></tr></thead><tbody><tr><td>Last 1 Year</td><td>15.78</td><td>23.75</td></tr><tr><td>Last 2 Years</td><td>8.89</td><td>17.93</td></tr><tr><td>Since Inception*</td><td>12.19</td><td>20.99</td></tr></tbody></table> <div>The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis. *March 6, 2006.</div>		Period	Returns (%)	S&P CNX Nifty (%)	Last 1 Year	15.78	23.75	Last 2 Years	8.89	17.93	Since Inception*	12.19	20.99	<div>Year-wise Returns</div> <table><thead><tr><th>Year</th><th>Principal Infrastructure & Services Industries Fund - Growth (%)</th><th>S&P CNX Nifty (%)</th></tr></thead><tbody><tr><td>2006-07</td><td>8.89</td><td>17.93</td></tr><tr><td>2007-08</td><td>15.78</td><td>23.75</td></tr></tbody></table>	Year	Principal Infrastructure & Services Industries Fund - Growth (%)	S&P CNX Nifty (%)	2006-07	8.89	17.93	2007-08	15.78	23.75
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Year	Principal Infrastructure & Services Industries Fund - Growth (%)	S&P CNX Nifty (%)																						
2006-07	8.89	17.93																						
2007-08	15.78	23.75																						
Expenses of the Scheme	<div>(i) Load Structure Entry Load : For Direct investment - Nil. For investments less than Rs. 3 crores - 2.25%. For investments of Rs. 3 crores and above - Nil. Exit Load : 0.50% if redeemed on or before 180 days from the date of investment.</div> <div>(ii) Annual Recurring expenses as a percentage of average daily Net Assets<ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75</div> <div>(iii) Actual expenses for the previous financial year 2007-2008: 2.29%</div>																							
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																							
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.																							
For Investor Grievances please contact	Please Refer to Page No. 61																							
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996																							

Principal Index Fund *(An open ended Index Scheme)*

Investment Objective	To invest principally in securities that comprise S&P CNX Nifty (NSE) and subject to tracking errors endeavour to attain results commensurate with the Nifty.			
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)	
	S&P CNX Nifty stocks		Upto 100%	
	Money market instruments		Upto 10%	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.			
Investment Plans & Options	Dividend and Growth Plans. The Dividend Plan offers Payout, Reinvestment and Sweep Option.			
Applicable NAV	Please Refer to Page No. 60			
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase	
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.			
Benchmark Index	S&P CNX Nifty The Fund reserves the right to change the said benchmark and / or adopt one / more other benchmarks to compare the performance of the Scheme.			
Dividend Policy	Under the Dividend Option, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Option having adequate distributable profits. The Dividend Option will have facilities - Payout, Re-investment and Sweep. Under the Payout facility, the dividends so declared / distributed would be paid out to the unitholders. Under the Re-investment facility, the dividend will be automatically reinvested in the units of the Scheme. Under the Sweep facility unitholders can choose to reinvest their dividend in any other open-ended schemes of the Fund, at Applicable NAV based prices. However the Trustees reserve the right to introduce new dividend distribution options.			
Name of the Fund Manager	Mr. Shyam Bhat			
Name of the Trustee Company	Principal Trustee Company Private Limited			
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.			
	Period	Returns (%)		S&P CNX Nifty (%)
	Last 1 Year	21.90		23.75
	Last 3 Years	30.25		32.46
	Last 5 Years	34.50		37.03
	Since Inception*	14.89		15.95
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *July 27, 1999.			
Expenses of the Scheme	<p>(i) Load Structure Entry Load : For Direct investment - Nil. For investments less than Rs 10 lacs - 1%. For investments of Rs 10 lacs and above - Nil. Exit Load : 0.50% if redeemed within 30 days from the date of allotment.</p> <p>(ii) Recurring expenses as a percentage of average daily Net Assets</p> <ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75 <p>(iii) Actual expenses for the previous financial year 2007-2008: 0.75%</p>			
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.			
For Investor Grievances please contact	Please Refer to Page No. 61			
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Principal Resurgent India Equity Fund *(An open ended Equity Scheme)*

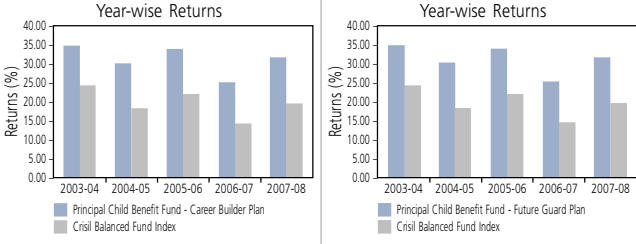
Investment Objective	To generate long term capital appreciation by investing in equity and equity related securities of Indian Companies that are perceived to be potential growth stories.																				
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)																		
			MinimumMaximum																		
	Equities and Equities related securities*		65%100%																		
	Debt and Money Market Instruments (including cash / call money)**		--35%																		
	These percentages are indicative and may change from time to time depending on the market conditions. * Equity securities include debt securities convertible into shares and rights or warrants to purchase share ** Including securities debt upto 10% of net assets.																				
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.																				
Investment Plans & Options	Dividend and Growth Plans. The Dividend Plan offers Payout and Reinvestment.																				
Applicable NAV	Please Refer to Page No. 60																				
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Name of the Fund Manager	Mr. Rajat Jain																				
Name of the Trustee Company	Principal Trustee Company Private Limited																				
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.		<div>Year-wise Returns</div>  <table><thead><tr><th>Year</th><th>Principal Resurgent India Equity Fund - Growth (%)</th><th>S&P CNX Nifty (%)</th></tr></thead><tbody><tr><td>2003-04</td><td>46.42</td><td>37.03</td></tr><tr><td>2004-05</td><td>28.82</td><td>32.46</td></tr><tr><td>2005-06</td><td>17.39</td><td>23.75</td></tr><tr><td>2006-07</td><td>31.40</td><td>16.26</td></tr><tr><td>2007-08</td><td>31.40</td><td>16.26</td></tr></tbody></table>	Year	Principal Resurgent India Equity Fund - Growth (%)	S&P CNX Nifty (%)	2003-04	46.42	37.03	2004-05	28.82	32.46	2005-06	17.39	23.75	2006-07	31.40	16.26	2007-08	31.40	16.26
	Year	Principal Resurgent India Equity Fund - Growth (%)		S&P CNX Nifty (%)																	
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Period	Returns (%)	S&P CNX Nifty (%)																			
Last 1 Year	17.39	23.75																			
Last 3 Years	28.82	32.46																			
Last 5 Years	46.42	37.03																			
Since Inception*	31.40	16.26																			
The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *June 30, 2000.																					
Expenses of the Scheme	<div>(i) Load Structure</div> <div>Entry Load :</div> <div>For Direct investment - Nil. For investments upto Rs. 3 crores - 2.25%. For investments of Rs. 3 crores and above - Nil.</div> <div>Exit Load :</div> <div>For investments of less than Rs. 3 crores – 1.50% if redeemed on or before 180 days from the date of allotment; 1% if redeemed after 180 days but before 365 days from the date of allotment; Nil if redeemed after 365 days from the date of allotment. For investment of Rs. 3 crores and above - 0.50% if redeemed on or before 180 days from the date of allotment ; Nil if redeemed after 180 days from the date of allotment.</div> <div>(ii) Recurring expenses</div> <div>● First Rs. 100 crores : 2.50</div> <div>● Next Rs. 300 crores : 2.25</div> <div>● Next Rs. 300 crores : 2.00</div> <div>● Balance : 1.75</div> <div>(iii) Actual expenses for the previous financial year 2007-2008: 2.35%</div>																				
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com. You can also telephone us at 022-2202 1111.																				
For Investor Grievances please contact	Please Refer to Page No. 61																				
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996																				

Principal Balanced Fund *(An open ended Balanced Scheme)*

Investment Objective	To provide long term appreciation and current income by investing in a portfolio of equity, equity related securities and fixed income securities.																				
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)																		
	Equity and Equity related Instruments		Atleast 51% with a maximum limit of 70%																		
	Debt (Including Securitised Debt) and Money Market Instruments		Atleast 30% with a maximum limit of 49%																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.																				
Investment Plans & Options	Dividend and Growth Plans. The Dividend Plan offers Payout, Reinvestment and Sweep Option.																				
Applicable NAV	Please Refer to Page No. 60																				
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase																		
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units																		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.																				
Benchmark Index	CRISIL Balanced Fund 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.																				
Dividend Policy	Under the Dividend Plan, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Plan and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits. The Dividend Option will have facilities - Payout, Re-investment and Sweep. Under the Payout facility, the dividends so declared / distributed would be paid out to the unitholders. Under the Re-investment facility, the dividend will be automatically reinvested in the units of the Scheme. Under the Sweep facility unitholders can choose to reinvest their dividend in any other open-ended schemes of the Fund, at Applicable NAV based prices. However the Trustees reserve the right to introduce new dividend distribution options.																				
Name of the Fund Manager	Mr. Pankaj Tibrewal																				
Name of the Trustee Company	Principal Trustee Company Private Limited																				
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.		<div>Year-wise Returns</div> <table><thead><tr><th>Year</th><th>Principal Balanced Fund - Growth (%)</th><th>CRISIL Balanced Fund Index (%)</th></tr></thead><tbody><tr><td>2003-04</td><td>31.26</td><td>24.40</td></tr><tr><td>2004-05</td><td>21.70</td><td>21.86</td></tr><tr><td>2005-06</td><td>22.56</td><td>19.43</td></tr><tr><td>2006-07</td><td>12.06</td><td>N.A.</td></tr><tr><td>2007-08</td><td>31.26</td><td>24.40</td></tr></tbody></table>	Year	Principal Balanced Fund - Growth (%)	CRISIL Balanced Fund Index (%)	2003-04	31.26	24.40	2004-05	21.70	21.86	2005-06	22.56	19.43	2006-07	12.06	N.A.	2007-08	31.26	24.40
	Year	Principal Balanced Fund - Growth (%)		CRISIL Balanced Fund Index (%)																	
	2003-04	31.26		24.40																	
	2004-05	21.70		21.86																	
	2005-06	22.56		19.43																	
	2006-07	12.06		N.A.																	
	2007-08	31.26		24.40																	
Period	Returns (%)	CRISIL Balanced Fund Index (%)																			
Last 1 Year	22.56	19.43																			
Last 3 Years	21.70	21.86																			
Last 5 Years	31.26	24.40																			
Since Inception*	12.06	N.A.																			
The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *January 14, 2000.																					
Expenses of the Scheme	<p>(i) Load Structure Entry Load : For Direct investment - Nil. For applications below Rs. 3 crores: 2.25%. For applications of Rs. 3 crores and above : Nil Exit Load : 0.50% if redeemed on or before 180 days from the date of allotment.</p> <p>(ii) Recurring expenses as a percentage of average daily Net Assets</p> <ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75 <p>(iii) Actual expenses for the previous financial year 2007-2008: 2.39%</p>																				
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.																				
For Investor Grievances please contact	Please Refer to Page No. 61																				
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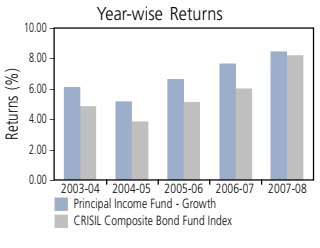
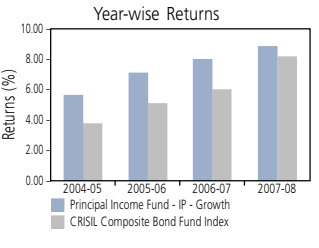
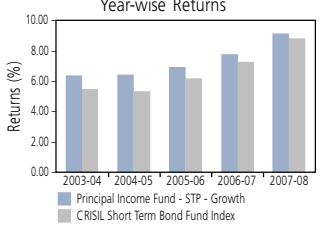
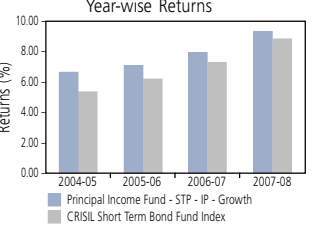
Principal Child Benefit Fund *(An open ended Balanced Scheme)*

**Life Insurance Cover
upto Rs. 50,000/-***
(Details in the Offer Document)

Investment Objective	To generate regular returns and / or capital appreciation / accretion with the aim of giving lump sum capital growth at the end of the chosen target period or otherwise to the Beneficiary.		
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments		40 to 60%
	Debt securities and Money Market Instruments		60 to 40%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.		
Investment Plans & Options	(a) Future Guard Plan: Under this plan investment has to be made on a recurring basis, annually for the entire chosen target period of 7 or 10 or 15 years. Investor may note that the maximum age limit of the applicant for investing for 7 and / or 10 year target period is 45 years and for 15 year target period is 40 years. The applicant (first applicant) under this plan will also be covered by a Life Insurance Policy. (b) Career Builder Plan: Under this plan investor is not required to make recurring annual subscription but can make investment at any point of time for the chosen target period of 7, 10 or 15 years. Applicant under this plan will not be covered under the Life Insurance Cover. Target Period : 7, 10 or 15 years from the date of allotment under both Options/Plans		
Applicable NAV	Please Refer to Page No. 60		
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.		
Benchmark Index	CRISIL Balanced Fund 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.		
Dividend Policy	Under the Dividend Plan, the income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Plan and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits.		
Name of the Fund Manager	Mr. Pankaj Tibrewal		
Name of the Trustee Company	Principal Trustee Company Private Limited		
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.		
	Period	Returns (%)	
	Career Builder		
	Last 1 Year	31.76	19.43
	Last 3 Years	33.82	21.86
	Last 5 Years	34.89	24.40
	Since Inception*	21.46	N.A.
	Future Guard		
	Last 1 Year	31.73	19.43
	Last 3 Years	33.76	21.86
	Last 5 Years	34.89	24.40
	Since Inception*	21.30	N.A.
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *January 7, 1998.		
Expenses of the Scheme	(i) Load Structure Entry Load : For Direct investment - Nil. Future Guard Plan : 2.25%. Career Builder Plan : For application upto Rs. 3 crores : 2.25% and For applications of Rs. 3 crores and above : Nil. Exit Load : Future Guard Plan : On redemption before expiry of target period : 3% if redeemed on or before expiry of 3 years from the date of opening of account. 2% if redeemed after expiry of 3 years from the date of opening of account but on or before the expiry of 5 years from the date of opening of account. Nil if redeemed after the expiry of 5 years from the date of opening of account. Exit Load on redemption or after expiry of the target period - NIL Career Builder Plan : 0.50% if redeemed on or before 180 days from the date of investment. (ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.50 ● Next Rs. 300 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Balance : 1.75 (iii) Actual expenses for the previous financial year 2007-2008: 2.50%		
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.		
For Investor Grievances please contact	Please Refer to Page No. 61		
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996		

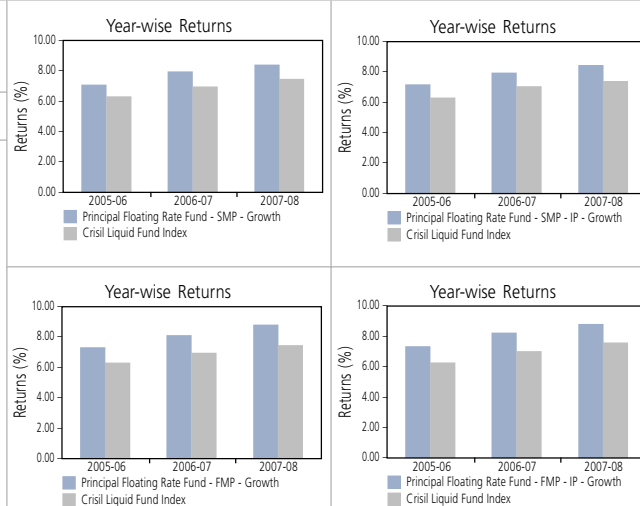
* For the Future Guard Plan only.

Principal Income Fund *(An open ended Income Scheme)*

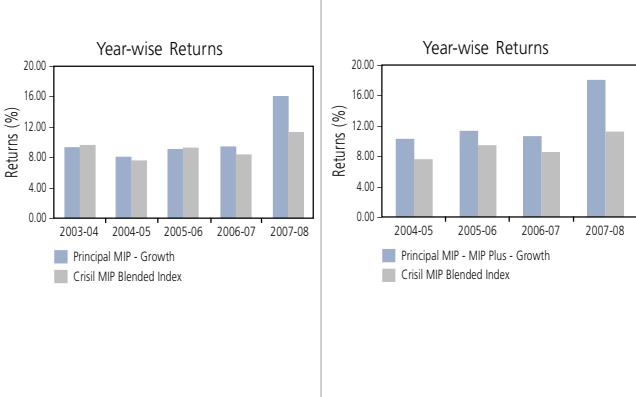
Investment Objective	To generate regular income and capital appreciation / accretion through investment in debt instruments and related securities besides preservation of capital. The investment objective of the Short Term Plan (STP) under Income Fund is the same as that of the Principal Income Fund. However, the STP has been designed to achieve stable returns over shorter-term investment horizons.										
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 59										
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.										
Investment Plans & Options	Income Fund and Short Term Plan under Income Fund will have separate portfolios. Both these plans offer Dividend and Growth Plans and an Institutional Plan. The Institutional Plan has both Dividend and Growth Options. The Dividend Plan / Option offers Payout, Reinvestment and Sweep as Options. The Growth Plan/Option offers Accumulation and Auto Earning Payout as Options in Income Fund..										
Applicable NAV	Please Refer to Page No. 60										
Minimum Application Amount / Number of Units	Please Refer to Page No. 61										
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.										
Benchmark Index	CRISIL Composite Bond Fund Index for Income Fund. CRISIL Short Term Bond Fund Index for Short Term Plan The Fund reserves the right to change the said benchmark and / or adopt one / more other benchmarks to compare the performance of the Scheme.										
Dividend Policy	Subject to the Dividend Plan generating adequate distributable profit, at this time the Trustees propose to distribute dividend as under: Principal Income Fund - Dividend Plan : Quarterly, Half Yearly and Annual; Principal Income Fund - Institutional Plan - Dividend Option : Quarterly, Half Yearly; Short Term Plan - Dividend Option : Monthly; Short Term Plan - Institutional Option : Weekly, Fortnightly, Monthly.										
Name of the Fund Manager	Mr. Ritesh Jain										
Name of the Trustee Company	Principal Trustee Company Private Limited										
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.										
	Period	Returns (%)	Benchmark Returns* (%)								
	Principal Income Fund										
	Last 1 Year	8.40	8.20								
	Last 3 Years	6.57	5.06								
	Last 5 Years	6.03	4.80								
	Since Inception*	9.02	N.A.								
	Institutional Plan										
	Last 1 Year	8.84	8.20								
	Last 3 Years	7.09	5.06								
	Last 5 Years	6.29	4.43								
	Since Inception**										
	Period	Returns (%)	Benchmark Returns** (%)								
	Principal Income Fund - Short Term Plan										
	Last 1 Year	9.10	8.79								
	Last 3 Years	6.93	6.09								
	Last 5 Years	6.37	5.41								
	Since Inception***	6.61	5.77								
	Institutional Plan										
	Last 1 Year	9.32	8.79								
	Last 3 Years	7.10	6.09								
	Since Inception**	6.50	5.33								
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . * CRISIL Composite Bond Fund Index ** CRISIL Short Term Bond Fund Index *October 25, 2000. **May 9, 2003 ***April 24, 2002										
	   										
Expenses of the Scheme	<p>(i) Load Structure Entry Load : Nil. Exit Load : Income Fund</p> <table border="1"> <thead> <tr> <th></th><th>Income Fund - Institutional Plan</th><th>Short Term Plan</th><th>Short Term Plan Institutional Plan</th></tr> </thead> <tbody> <tr> <td>For subscription of above Rs. 10 lacs - 1% if redeemed on or before 3 months from the date of allotment & Nil if redeemed after 3 months from the date of allotment. For subscription of Rs. 10 lacs or less: 0.5% if redeemed on or before 180 days from the date of allotment. Nil if redeemed after 180 days from the date of allotment.</td><td>Nil</td><td>For investments above Rs.10 lakhs - Nil. For investments of Rs.10 lakhs or less : 0.25% if redeemed on or before 7 days from the date of allotment. Nil if redeemed after 7 days from the date of allotment</td><td>Nil</td></tr> </tbody> </table> <p>(ii) Recurring expenses as a percentage of average daily Net Assets • First Rs. 100 crores : 2.25 • Next Rs. 300 crores : 2.00 • Next Rs. 300 crores : 1.75 • Balance : 1.50</p> <p>(iii) Actual expenses for the previous financial year 2007-2008 : Income Fund - Regular Plan : 1.50%, Income Fund - Institutional Plan : 1.10%, Income Fund - Short Term Plan - Regular Plan : 0.80%, Income Fund - Short Term Plan - Institutional Plan : 0.60%</p>				Income Fund - Institutional Plan	Short Term Plan	Short Term Plan Institutional Plan	For subscription of above Rs. 10 lacs - 1% if redeemed on or before 3 months from the date of allotment & Nil if redeemed after 3 months from the date of allotment. For subscription of Rs. 10 lacs or less: 0.5% if redeemed on or before 180 days from the date of allotment. Nil if redeemed after 180 days from the date of allotment.	Nil	For investments above Rs.10 lakhs - Nil. For investments of Rs.10 lakhs or less : 0.25% if redeemed on or before 7 days from the date of allotment. Nil if redeemed after 7 days from the date of allotment	Nil
	Income Fund - Institutional Plan	Short Term Plan	Short Term Plan Institutional Plan								
For subscription of above Rs. 10 lacs - 1% if redeemed on or before 3 months from the date of allotment & Nil if redeemed after 3 months from the date of allotment. For subscription of Rs. 10 lacs or less: 0.5% if redeemed on or before 180 days from the date of allotment. Nil if redeemed after 180 days from the date of allotment.	Nil	For investments above Rs.10 lakhs - Nil. For investments of Rs.10 lakhs or less : 0.25% if redeemed on or before 7 days from the date of allotment. Nil if redeemed after 7 days from the date of allotment	Nil								
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57										
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.										
For Investor Grievances please contact	Please Refer to Page No. 61										
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996										

Principal Floating Rate Fund *(An open-ended Income Scheme)*

Investment Objective	The primary investment objective of the Floating Rate Fund will be to generate income consistent with the prudent risk from a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, and also fixed rate instruments and money market instruments.					
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 59					
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.					
Investment Plans & Options	Floating Rate Fund offers two investment Plans – Short Maturity Plan (SMP) and Flexible Maturity Plan (FMP), with separate Portfolios.					
	Short Maturity Plan			Flexible Maturity Plan		
	Regular Option		Institutional Option	Regular Option		Institutional Option
	Growth Option Dividend Option - Daily, Weekly, Monthly		Growth Option Dividend Option - Daily, Weekly, Monthly	Growth Option Dividend Option - Daily, Weekly, Monthly		Growth Option Dividend Option - Daily, Weekly, Monthly
	The Dividend Option Offers - Payout & Reinvestment Option					
Applicable NAV	Please Refer to Page No. 60					
Minimum Application Amount / Number of Units	Please Refer to Page No. 61					
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.					
Benchmark Index	CRISIL Liquid Fund 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.					
Dividend Policy	The income and profits realized will be distributed by way of dividend. The undistributed portion of the income will remain in the Plan and be reflected in the NAV, on an ongoing basis. Subject to the Plan having adequate distributable profits, the Trustees propose to distribute dividend on a daily / weekly / monthly basis under the Short Maturity Plan and on a daily / weekly / monthly basis in the Flexible Maturity Plan.					
Name of the Fund Manager	Mr. Ritesh Jain					
Name of the Trustee Company	Principal Trustee Company Private Limited					
Performance of the Scheme	Returns (%) of Short Maturity Plan - Growth Option as at March 31, 2008.			Year-wise Returns		
	Returns (%) of Flexible Maturity Plan - Growth Option as at March 31, 2008.			Year-wise Returns		
	Period	Returns (%)	Crisil Liquid Fund Index (%)			
	Short Maturity Plan - Regular Option					
	Last 1 Year	8.41	7.43			
	Last 3 Years	7.08	6.25			
	Since Inception*	6.79	5.96			
	- Institutional Option					
	Last 1 Year	8.47	7.43			
	Last 3 Years	7.20	6.25			
Since Inception*	6.91	5.96				
Flexible Maturity Plan - Regular Option						
Last 1 Year	8.72	7.50				
Last 3 Years	7.25	6.25				
Since Inception*	6.97	5.96				
- Institutional Option						
Last 1 Year	8.81	7.50				
Last 3 Years	7.37	6.25				
Since Inception	7.10	5.96				
The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis. *September 14, 2004.						
Expenses of the Scheme	(i) Load Structure Entry Load : Nil. Exit Load :					
	Short Maturity Plan		Flexible Maturity Plan			
	Nil		Regular Option - For subscription amounts greater than Rs. 10 lakhs - Nil For subscription amounts upto or less than Rs. 10 lacs - 0.25% if redeemed within 3 months. Institutional Option - Nil			
	(ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Next Rs. 300 crores : 1.75 ● Balance : 1.50					
(iii) Actual expenses for the previous financial year 2007-2008 : Short Maturity Plan - Regular Option : 0.47% Short Maturity Plan - Institutional Option : 0.40%, Flexible Maturity Plan - Regular Option : 0.52% Flexible Maturity Plan - Institutional Option : 0.47%						
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57					
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com. You can also telephone us at 022-2202 1111.					
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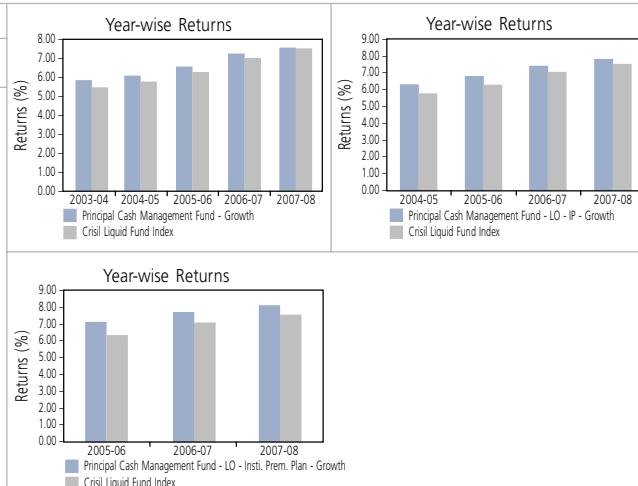


Principal Monthly Income Plan (An open ended fund. Monthly income is not assured and is subject to the availability of distributable surplus)

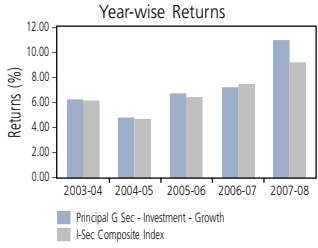
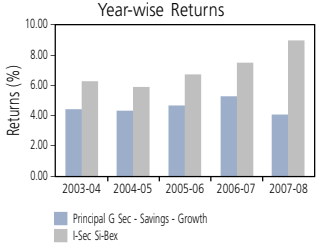
Investment Objective	To generate regular income through investments in fixed income securities so as to make periodical income distribution to the Unitholders and also to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The investment objective of MIP Plus is the same as that of the Principal Monthly Income Plan. However, MIP Plus has been designed to cater to investors seeking a slightly more aggressive exposure to equity markets.		
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)
	Monthly Income Plan Debt and Money Market Instruments		Upto 100%
	Equity and Equity Related Instruments		Upto 15%
	Monthly Income Plan - MIP Plus Debt Securities (Including Securitised Debt Upto 50%)		Upto 100%
	Equity and Equity Related Instruments		Upto 25%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.		
Investment Plans & Options	Monthly Income Plan and Monthly Income Plan - MIP Plus are the two Investment Plans. Within these Dividend and Growth Plans are available. The Dividend Plan offers Payout, Reinvestment and Sweep Options. Growth Plan offers Accumulation and Auto Earnings Payout Options.		
Applicable NAV	Please Refer to Page No. 60		
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase
	Dividend Plan / Auto Earnings Payout Rs. 10,000 and any amount thereafter under each option Growth Accumulation Plan Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.		
Benchmark Index	CRISIL MIP Blended 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.		
Dividend Policy	Subject to the Dividend Plan generating adequate distributable profit, dividend will be distributed.		
Name of the Fund Manager	Mr. Pankaj Tibrewal		
Name of the Trustee Company	Principal Trustee Company Private Limited		
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.		
	Period	Returns (%)	CRISIL MIP Blended Index (%)
	Principal Monthly Income Plan		
	Last 1 Year	15.95	11.12
	Last 3 Years	9.05	9.26
	Last 5 Years	9.34	9.61
Since Inception*	9.84	9.57	
MIP - MIP Plus			
Last 1 Year	17.96	11.12	
Last 3 Years	11.20	9.26	
Since Inception**	9.68	7.18	
The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *May 23, 2002. **December 30, 2003.			
Expenses of the Scheme	(i) Load Structure Entry Load : Nil. Exit Load : For investment below Rs. 1 crore - 1%. (if redeemed on or before 180 days from the date of allotment). For investment of Rs. 1 crore and above but less than Rs. 3 crores - 0.25% (if redeemed on or before 90 days from the date of allotment). For investment of Rs. 3 crores and above - Nil. (ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Next Rs. 300 crores : 1.75 ● Balance : 1.50 (iii) Actual expenses for the previous financial year 2007-2008: Monthly Income Plan : 2.00%, Monthly Income Plan - MIP Plus : 2.06%		
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com. You can also telephone us at 022-2202 1111.		
For Investor Grievances please contact	Please Refer to Page No. 61		
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996		

Principal Cash Management Fund – Liquid Option *(An open ended Liquid Scheme)*

Investment Objective	To provide investors with as high a level of income available from short-term investments as is considered consistent with preservation of capital and maintenance of liquidity, by investing in a portfolio of money market and investment grade debt instruments.		
Asset Allocation Pattern of the Scheme	Liquid Option and Liquid Option - Institutional Plan		
	Types of Instruments		Normal Allocation (% of Net Assets)
	Call / Term Money / Repos / Reverse Repos / Bank Deposits		Upto 100%
	Bill Re-discounting		Upto 50%
	Like Liquid Money Market Instruments		Upto 100%
Risk Profile of the Scheme	Debt (including Securitised Debt) instruments other than those above		Upto 50%
	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.		
Investment Plans & Options	Dividend and Growth Options are available. The Liquid Option also has a separate Institutional Plan and Institutional Premium Plan. The Dividend Option offers Payout, Reinvestment and Sweep as Sub-Options.		
Applicable NAV	Please Refer to Page No. 60		
Minimum Application Amount / Number of Units	Please Refer to Page No. 61		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund would endeavour to despatch within One Business Day.		
Benchmark Index	CRISIL Liquid Fund 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.		
Dividend Policy	Subject to the Dividend Plan generating adequate distributable profit, at this time the Trustees propose to distribute dividend in the dividend options as under: Regular Plan, Institutional Plan and Institutional Premium Plan - Daily, Weekly, Monthly		
Name of the Fund Manager	Mr. Ritesh Jain		
Name of the Trustee Company	Principal Trustee Company Private Limited		
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.		
	Period	Returns (%)	CRISIL Liquid Fund Index (%)
	Principal Cash Management Fund Liquid Option		
	Last 2 Weeks	0.32	0.40
	Last 1 Month	0.67	0.73
	Last 3 Months	1.94	1.71
	Last 6 Months	3.86	3.41
	Last 1 Year	7.58	7.43
	Since Inception*	6.38	N.A.
	Institutional Plan		
	Last 2 Weeks	0.33	0.40
	Last 1 Month	0.69	0.73
	Last 3 Months	1.99	1.71
	Last 6 Months	3.96	3.41
	Last 1 Year	7.78	7.43
	Since Inception**	6.05	5.43
	Institutional Premium Plan		
	Last 2 Weeks	0.34	0.40
	Last 1 Month	0.71	0.73
	Last 3 Months	2.05	1.71
	Last 6 Months	4.10	3.41
	Last 1 Year	8.06	7.43
	Since Inception***	6.73	5.93
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *October 25, 2000. **May 9, 2003 ***August 30, 2004		
Expenses of the Scheme	(i) Load Structure Entry Load : Nil. Exit Load : Nil.		
	(ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Next Rs. 300 crores : 1.75 ● Balance : 1.50		
	(iii) Actual expenses for the previous financial year 2007-2008: Liquid Option - Regular Plan : 0.77%, Liquid Option - Institutional Plan : 0.59%, Liquid Option - Institutional Premium Plan : 0.35%		
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.		
For Investor Grievances please contact	Please Refer to Page No. 61		
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996		



Principal Government Securities Fund *(An open-ended dedicated Gilt Scheme)*

Investment Objective	To generate risk-free return through investment in sovereign securities and thus provide medium to long term capital gains and income distribution to its Unitholders, while at all times emphasizing the importance of capital preservation.			
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)	
	Government Securities		Upto 100%	
	Pending investment in Government Securities (for a short term period on defensive consideration) investment upto 100% of the funds available could be in overnight inter-bank call / notice money and / or repos.			
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.			
Investment Plans & Options	Savings Plan and Investment Plan. All these Plans offer Dividend and Growth Options. The Dividend Option has Payout, Reinvestment and Sweep as Sub-Options. The Growth Option further offers either Accumulation or Auto Earning Payout as Sub-Options.			
Applicable NAV	Please Refer to Page No. 60			
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase	
	Rs. 5,000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units	
	Rs. 10,000 for Auto Earning Payout (AEP)	For AEP Rs. 500	Rs. 500 or 50 units	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.			
Benchmark Index	Savings Plan : I-Sec Si-Bex. Investment Plan : I-Sec Composite 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.			
Dividend Policy	Subject to the Dividend Plan generating adequate distributable profit, at this time the Trustees propose to distribute dividend as under in the Dividend Option: Savings Plan: Quarterly; Investment Plan: Quarterly, Half Yearly and Annual.			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Principal Trustee Company Private Limited			
Performance of the Scheme	Returns (%) of Growth Option as at March 31, 2008.			
	Period	Returns (%)		I-Sec Composite Index (%)
	Principal Government Securities Fund Investment Plan			
	Last 1 Year	10.84		9.14
	Last 3 Years	6.62		6.38
	Last 5 Years	6.18		6.11
Since Inception*	9.04	N.A.		
Period	Returns (%)	I-Sec Si-Bex (%)		
Principal Government Securities Fund Savings Plan				
Last 1 Year	4.04	8.91		
Last 3 Years	4.65	6.66		
Last 5 Years	4.35	6.23		
Since Inception**	5.93	N.A.		
The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *August 23, 2001. **February 13, 2004				
Expenses of the Scheme	(i) Load Structure Entry Load : Nil. Exit Load : Savings Plan - Nil; Investment Plan - For investment below Rs. 25 crores - 1% if redeemed within 365 days from the date of allotment. For investment of Rs. 25 crores and above - Nil.;			
	(ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Next Rs. 300 crores : 1.75 ● Balance : 1.50			
	(iii) Actual expenses for the previous financial year 2007-2008: Government Securities Fund - Investment Plan : 1.25%, Government Securities Fund - Savings Plan : 1.00%,			
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com. You can also telephone us at 022-2202 1111.			
For Investor Grievances please contact	Please Refer to Page No. 61			
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996			

Principal Liquid Plus Fund *(An open ended Debt Scheme)*

Investment Objective	To generate regular income through investments in debt securities and money market instruments.																								
Asset Allocation Pattern of the Scheme	Types of Instruments		% of Net Assets																						
			Minimum	Maximum																					
	Fixed Rate Debt Instruments & Money Market Instruments		50%	Upto 100%																					
Floating Rate Debt Instruments & Money Market Instruments		50%	Upto 100%																						
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																								
Investment Plans & Options	Each of the plans (Regular Plan, Institutional Plan and Institutional Premium Plan) will offer two sub-options namely Growth and Dividend. Each of the Dividend Options will have a frequency of declaration of dividend on a Daily, Weekly and Monthly basis. Further, the aforesaid dividend options will have the facility of Re-investment, Pay-out and Sweep. The dividend will be declared subject to the availability and adequacy of distributable surplus. The Fund reserves the right to introduce/modify the investment option/s at a later date subject to SEBI (Mutual Funds) Regulations, 1996.																								
Applicable NAV	Refer to Page No. 60																								
Minimum Application Amount / Number of Units	Name of the Plan	Purchase	Additional Purchase	Repurchase																					
	Regular Plan	Rs 10,000 and any amount thereafter under each option.	Subsequent investment of Rs 1,000 and any amount thereafter under each option.	Rs 1,000 or 100 units																					
	Institutional Plan	Rs 1 crore and any amount thereafter under the plan, with a minimum of 1 lakh in each option.	Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan.	Rs 1,000 or 100 units																					
	Institutional Premium Plan	Rs 10 crore and any amount thereafter under the plan, with a minimum of Rs. 1 lakh in each option.	Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan.	Rs 1,000 or 100 units																					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 business days, subject to redemption request being complete in all respects.																								
Benchmark Index	CRISIL Liquid Fund Index																								
Dividend Policy	Subject to the Plan(s) generating adequate distributable profit, dividend will be distributed from time to time.																								
Name of the Fund Manager	Mr. Ritesh Jain																								
Name of the Trustee Company	Principal Trustee Company Private Limited																								
Performance of the Scheme	Performance of similar schemes launched by Principal Mutual Fund The details of the performance of Principal Cash Management Fund - Liquid Option and Principal Floating Rate Fund - Flexible Maturity Plan are provided below: <table><tr><td>Returns</td><td>Scheme Returns (%) Principal Cash Management Fund - Liquid Option (Growth Option as on March 31, 2008)</td><td>Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)</td></tr><tr><td>Last 1 Year</td><td>Regular Plan: 7.58 • Institutional Plan: 7.78 Institutional Premium Plan: 8.06</td><td>Regular Plan: 7.43 • Institutional Plan: 7.43 Institutional Premium Plan: 7.43</td></tr><tr><td>Returns since inception</td><td>Regular Plan^: 6.38 • Institutional Plan\$: 6.05 Institutional Premium Plan\$: 6.73</td><td>Regular Plan: N.A. • Institutional Plan: 5.43 Institutional Premium Plan: 5.93</td></tr><tr><td>Returns</td><td>Scheme Returns (%) Principal Floating Rate Fund - Flexible Maturity Plan (Growth Option as on March 31, 2008)</td><td>Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)</td></tr><tr><td>Last 1 Year</td><td>Regular Plan: 8.72 • Institutional Plan: 8.81</td><td>Regular Plan: 7.50 • Institutional Plan: 7.50</td></tr><tr><td>Last 3 Years</td><td>Regular Plan: 7.25 • Institutional Plan: 7.37</td><td>Regular Plan: 6.25 • Institutional Plan: 6.25</td></tr><tr><td>Returns since inception</td><td>Regular Plan@: 6.97 • Institutional Plan@: 7.10</td><td>Regular Plan: 5.96 • Institutional Plan: 5.96</td></tr></table> Note: Returns of Principal Cash Management Fund - Liquid Option are calculated on absolute basis and Returns of Principal Floating Rate Fund - Flexible Maturity Plan are calculated on compounded annualised basis. The past performance may or may not be sustained in the future. ^ (Inception dt - 25/10/00) \$ (Inception dt - 09/05/03) \$\$ (Inception dt - 30/08/04) @ (Inception dt - 14/09/04)				Returns	Scheme Returns (%) Principal Cash Management Fund - Liquid Option (Growth Option as on March 31, 2008)	Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)	Last 1 Year	Regular Plan: 7.58 • Institutional Plan: 7.78 Institutional Premium Plan: 8.06	Regular Plan: 7.43 • Institutional Plan: 7.43 Institutional Premium Plan: 7.43	Returns since inception	Regular Plan^: 6.38 • Institutional Plan\$: 6.05 Institutional Premium Plan\$: 6.73	Regular Plan: N.A. • Institutional Plan: 5.43 Institutional Premium Plan: 5.93	Returns	Scheme Returns (%) Principal Floating Rate Fund - Flexible Maturity Plan (Growth Option as on March 31, 2008)	Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)	Last 1 Year	Regular Plan: 8.72 • Institutional Plan: 8.81	Regular Plan: 7.50 • Institutional Plan: 7.50	Last 3 Years	Regular Plan: 7.25 • Institutional Plan: 7.37	Regular Plan: 6.25 • Institutional Plan: 6.25	Returns since inception	Regular Plan@: 6.97 • Institutional Plan@: 7.10	Regular Plan: 5.96 • Institutional Plan: 5.96
Returns	Scheme Returns (%) Principal Cash Management Fund - Liquid Option (Growth Option as on March 31, 2008)	Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)																							
Last 1 Year	Regular Plan: 7.58 • Institutional Plan: 7.78 Institutional Premium Plan: 8.06	Regular Plan: 7.43 • Institutional Plan: 7.43 Institutional Premium Plan: 7.43																							
Returns since inception	Regular Plan^: 6.38 • Institutional Plan\$: 6.05 Institutional Premium Plan\$: 6.73	Regular Plan: N.A. • Institutional Plan: 5.43 Institutional Premium Plan: 5.93																							
Returns	Scheme Returns (%) Principal Floating Rate Fund - Flexible Maturity Plan (Growth Option as on March 31, 2008)	Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)																							
Last 1 Year	Regular Plan: 8.72 • Institutional Plan: 8.81	Regular Plan: 7.50 • Institutional Plan: 7.50																							
Last 3 Years	Regular Plan: 7.25 • Institutional Plan: 7.37	Regular Plan: 6.25 • Institutional Plan: 6.25																							
Returns since inception	Regular Plan@: 6.97 • Institutional Plan@: 7.10	Regular Plan: 5.96 • Institutional Plan: 5.96																							
Expenses of the Scheme	(i) Load Structure Entry Load : Nil Exit Load : Nil (ii) Recurring expenses as a percentage of average daily Net Assets First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% (iii) Actual expenses for the previous financial year 2007-2008: 0.27%																								
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																								
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com. You can also telephone us at 022-2202 1111.																								
For Investor Grievances please contact	Please Refer to Page No. 61																								
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996																								

Principal Money Manager Fund *(An Open Ended Liquid Scheme)*

Investment Objective	To generate steady return by investing in debt and money market securities.			
Asset Allocation Pattern of the Scheme	Type of Instruments	% of Net Assets		
	Debt Instruments & Money Market Instruments (Including MIBOR linked instruments with daily put and call option)		Upto 100%	
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.			
Investment Plans & Options	Each of the plans (Regular Plan and Institutional Plan) will offer two sub-options namely Growth and Dividend. Each of the Dividend Options will have a frequency of declaration of dividend on a Daily, Weekly and Monthly basis. Further, the aforesaid dividend options will have the facility of Re-investment, Pay-out and Sweep. The Investment Plan/Options has been detailed below for the benefit of Investors.			
Applicable NAV	Please Refer to Page No. 60			
Minimum Application Amount / Number of Units	Name of the Plan	Purchase	Additional Purchase	Repurchase
	Regular Plan	Rs 10,000 and any amount thereafter under each option.	Subsequent investment of Rs 1,000 and any amount thereafter under each option.	Rs 1,000 or 100 units
	Institutional Plan	Rs 1 crore and any amount thereafter under the plan, with a minimum of 1 lakh in each option.	Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan.	Rs 1,000 or 100 units
Despatch of Repurchase (Redemption) Request	Within 10 business days of the receipt of the redemption request at the authorised Collection centre of the Principal mutual Fund. Although endeavour will be made to despatch within One business day.			
Benchmark Index	CRISIL Liquid Fund Index			
Dividend Policy	Subject to the Plan generating adequate distributable profit, dividend will be distributed from time to time.			
Name of the Fund Manager	Mr. Ritesh Jain			
Name of the Trustee Company	Principal Trustee Company Private Limited			
Performance of the Scheme	Performance of similar schemes launched by Principal Mutual Fund			
	The details of the performance of Principal Cash Management Fund - Liquid Option, Principal Floating Rate Fund - Flexible Maturity Plan and Principal Liquid Plus Fund are provided below:			
	Returns	Scheme Returns (%) Principal Cash Management Fund - Liquid Option (Growth Option as on March 31, 2008)		Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)
	Last 1 Year	Regular Plan: 7.58 • Institutional Plan: 7.78 Institutional Premium Plan: 8.06		Regular Plan: 7.43 • Institutional Plan: 7.43 Institutional Premium Plan: 7.43
	Returns since inception	Regular Plan^: 6.38 • Institutional Plan\$: 6.05 Institutional Premium Plan\$: 6.73		Regular Plan: N.A. • Institutional Plan: 5.43 Institutional Premium Plan: 5.93
	Returns	Scheme Returns (%) Principal Floating Rate Fund - Short Maturity Plan (Growth Option as on March 31, 2008)		Benchmark Returns (%) Crisil Liquid Fund Index: (as on March 31, 2008)
	Last 1 Year	Regular Plan: 8.41 • Institutional Plan: 8.47		Regular Plan: 7.43 • Institutional Plan: 7.43
	Last 3 Years	Regular Plan: 7.08 • Institutional Plan: 7.20		Regular Plan: 6.25 • Institutional Plan: 6.25
	Returns since inception	Regular Plan@: 6.79 • Institutional Plan@: 6.91		Regular Plan: 5.96 • Institutional Plan: 5.96
	Note: Returns of Principal Cash Management Fund - Liquid Option are calculated on absolute basis and Returns of Principal Floating Rate Fund - Short Maturity Plan are calculated on compounded annualised basis.			
	The past performance may or may not be sustained in the future.			
	^ Inception dt - 25/10/00) \$ (Inception dt - 09/05/03) \$\$ (Inception dt - 30/08/04) @ (Inception dt - 14/09/04)			
Expenses of the Scheme	(i) Load Structure Entry Load: Nil Exit Load: Nil (ii) Recurring expenses as a percentage of average daily Net Assets First Rs. 100 crores : 2.25% Next Rs. 300 crores : 2.00% Next Rs. 300 crores : 1.75% Balance : 1.50% (iii) Actual expenses for the previous financial year 2007-2008: Regular Plan : 0.37%, Institutional Plan : 0.33%			
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57			
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com. You can also telephone us at 022-2202 1111.			
For Investor Grievances please contact	Please Refer to Page No. 61			
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996			

Principal Tax Savings Fund (An open ended Equity Linked Savings Scheme)

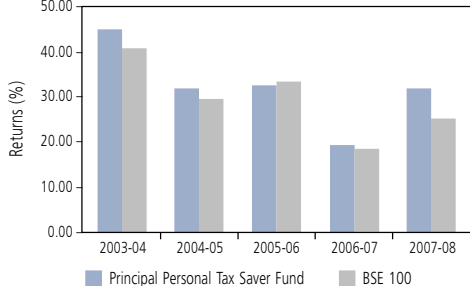
Free Personal Accident Insurance upto Rs. 5 lacs*
(Details in the Offer Document)

Investment Objective	To build a high quality growth-oriented portfolio to provide long-term capital gains to the investors. The scheme aims at providing returns through capital appreciation. <i>Investment in the Scheme is subject to a lock-in period of 3 years from the date of allotment.</i>		
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments		Not less than 80%
	Debt securities (including Securitised Debt) & Money market instruments		Upto 20%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.		
Investment Plans & Options	No Plans or Options at present		
Applicable NAV	Please Refer to Page No. 60		
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase
	Rs. 500 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.		
Benchmark Index	S&P CNX Nifty The Fund reserves the right to change the said benchmark and / or adopt one / more other benchmarks to compare the performance of the Scheme.		
Dividend Policy	The income and profits realized may be distributed by way of dividend. The undistributed portion of the income will remain and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits.		
Name of the Fund Manager	Mr. Shyam Bhat		
Name of the Trustee Company	Principal Trustee Company Private Limited		
Performance of the Scheme	Returns (%) as at March 31, 2008.		
	Period	Returns (%)	S&P CNX Nifty (%)
	Last 1 Year	23.88	23.75
	Last 3 Years	34.86	32.46
	Last 5 Years	47.24	37.03
	Since Inception*	23.29	13.84
	The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *March 31, 1996.		
Expenses of the Scheme	(i) Load Structure Entry Load : 2.25%. For Direct investment - Nil. Exit Load : Nil		
	(ii) Recurring expenses as a percentage of average daily Net Assets ● First Rs. 100 crores : 2.50 ● Next Rs. 300 crores : 2.25 ● Next Rs. 300 crores : 2.00 ● Balance : 1.75 (iii) Actual expenses for the previous financial year 2007-2008: 2.35%		
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.		
For Investor Grievances please contact	Please Refer to Page No. 61		
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996		

* Conditions Apply.

Principal Personal Tax Saver Fund (An open ended Equity Linked Savings Scheme)

Free Accidental Death Insurance
150 times the No. of Units[^]
(Details in the Offer Document)

Investment Objective	The investment objective of the scheme is to provide long term growth of capital. The Investment Manager will aim to achieve a return on assets in excess of the performance of BSE 100 Index. <i>Investment in the Scheme is subject to a lock-in period of 3 years from the date of allotment.</i>																				
Asset Allocation Pattern of the Scheme	Types of Instruments		Normal Allocation (% of Net Assets)																		
	Equity and Equity Linked Instruments		Not less than 80%																		
	Debt Securities (Including Securitised Debt) and Money Market Instruments		Upto 20%																		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.																				
Investment Plans & Options	No Plans or Options at present																				
Applicable NAV	Please Refer to Page No. 60																				
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase																		
	Rs. 500 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units																		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the authorised Collection centre of the Principal Mutual Fund. Although the fund will endeavour to despatch the redemption proceeds within 3 Business Days, subject to redemption request being complete in all respects.																				
Benchmark Index	BSE 100 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.																				
Dividend Policy	The income and profits realized may be distributed by way of dividend. The undistributed portion of the income will remain and be reflected in the NAV, on an ongoing basis. The Trustee reserves the right to declare the dividend subject to the Plan having adequate distributable profits.																				
Name of the Fund Manager	Mr. Pankaj Tibrewal																				
Name of the Trustee Company	Principal Trustee Company Private Limited																				
Performance of the Scheme	Returns (%) as at March 31, 2008.		 <table><caption>Year-wise Returns</caption><thead><tr><th>Period</th><th>Principal Personal Tax Saver Fund (%)</th><th>BSE 100 (%)</th></tr></thead><tbody><tr><td>2003-04</td><td>44.64</td><td>40.50</td></tr><tr><td>2004-05</td><td>32.36</td><td>33.19</td></tr><tr><td>2005-06</td><td>31.95</td><td>24.83</td></tr><tr><td>2006-07</td><td>31.85</td><td>14.67</td></tr><tr><td>2007-08</td><td>32.36</td><td>33.19</td></tr></tbody></table>	Period	Principal Personal Tax Saver Fund (%)	BSE 100 (%)	2003-04	44.64	40.50	2004-05	32.36	33.19	2005-06	31.95	24.83	2006-07	31.85	14.67	2007-08	32.36	33.19
	Period	Principal Personal Tax Saver Fund (%)		BSE 100 (%)																	
	2003-04	44.64		40.50																	
	2004-05	32.36		33.19																	
	2005-06	31.95		24.83																	
	2006-07	31.85		14.67																	
	2007-08	32.36		33.19																	
Period	Returns (%)	BSE 100 (%)																			
Last 1 Year	31.95	24.83																			
Last 3 Years	32.36	33.19																			
Last 5 Years	44.64	40.50																			
Since Inception*	31.85	14.67																			
The past performance may or may not be sustained in the future. Note: Returns are calculated on compounded annualised basis . *April 12, 1996.																					
Expenses of the Scheme	(i) Load Structure Entry Load : 2.25%. For Direct investment - Nil. Exit Load : Nil (ii) Recurring expenses as a percentage of average daily Net Assets <ul style="list-style-type: none">● First Rs. 100 crores : 2.50● Next Rs. 300 crores : 2.25● Next Rs. 300 crores : 2.00● Balance : 1.75 (iii) Actual expenses for the previous financial year 2007-2008: 2.33%																				
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No. 57																				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.principalindia.com and www.amfiindia.com . You can also telephone us at 022-2202 1111.																				
For Investor Grievances please contact	Please Refer to Page No. 61																				
Unitholders' Information	Account Statement and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half - Yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund), Regulations, 1996																				

[^] Conditions Apply. Also subject to a maximum of Rs. 1 lakh.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS):

TAX TREATMENT OF INVESTMENTS IN MUTUAL FUNDS

Tax implication for the Fund in respect of its schemes (being an equity oriented fund/other than equity oriented fund/money market mutual fund/liquid fund) and the unitholders (on the assumption that units are not held as stock-in-trade) as per the taxation laws in force:

I. PRINCIPAL MUTUAL FUND

The entire income of Fund registered under the Securities and Exchange Board of India Act, 1992 (15 of 1992) or regulations made thereunder will be exempt from income tax in accordance with the provisions of section 10(23D) of the Income-tax Act, 1961. Consequently, income received by the Scheme is not liable for deduction of tax at source

A. SECURITIES TRANSACTION TAX (STT)

Principal Mutual Fund, is liable to pay a securities transaction tax as follows:

Taxable Securities Transaction	Rates (%)
Purchase of an equity share in a company or unit of an equity oriented fund, where (a) the transaction of such purchase is entered into in a recognized stock exchange; and (b) the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125
Sale of an equity share in a company or a unit of an equity oriented fund, where (a) the transaction of such sale is entered into in a recognized stock exchange; and (b) the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.125
Sale of a derivative, where the transaction of such sale is entered in to a recognized stock exchange	0.017
Sale of unit of an equity oriented fund to the Mutual Fund	0.25

“Taxable securities transaction” has been defined as a purchase or sale of an equity shares in a company or a derivative or a unit of an equity oriented fund, entered into a recognized stock exchange; or sale of a unit of an equity oriented fund to the Mutual Fund

B. DIVIDEND DISTRIBUTION TAX

Under section 115R of the Income tax Act, 1961, any amount of income distributed by Mutual Fund to its unitholders is chargeable to tax. As per prevailing taxation laws in force, the Dividend Distribution Tax payable by Principal Mutual Fund on Income Distributed to its unitholders is as under:

Nature of the Fund	Individual / HUF (%)	Others (%)
Tax on Income Distributed by a Money Market Mutual Fund [^] or a Liquid Fund ^{^^}	25*	25*
Tax on Income Distributed by a Fund other than an Equity Oriented Fund (Not being a Money Market Mutual Fund or a Liquid Fund)	12.50*	20*
Tax on Income Distributed by a Equity Oriented Fund [#]	-	-

Plus applicable surcharge, education cess and secondary & higher education cess.

[^] “Money Market Mutual Fund” means a Money Market Mutual Fund as defined in sub-clause (p) of clause (2) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996.

^{^^} “Liquid Fund” means a scheme or plan of a Mutual Fund which is classified by Securities and Exchange Board of India as a Liquid Fund in accordance with the guidelines issued by it in this behalf under the Securities and Exchange Board of India Act, 1992 or regulations made thereunder.

[#] “Equity Oriented Funds” means “such fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than Sixty five percent of the total proceeds of such fund”. The percentage of Equity share holding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

II. UNITHOLDERS

A. DEDUCTION FROM INCOME UNDER SECTION 80C IN RESPECT OF EQUITY LINKED SAVINGS SCHEMES (“ELSS SCHEMES”):

An investment by an Individual or a Hindu Undivided Family in the ELSS scheme will entitle the investor to a deduction from their Gross Total Income as provided under clause (xiii) of section 80C(2) of the

Income Tax Act, 1961. The maximum deduction permissible under this section is Rs. 100,000/- in a year, subject to availability of gross total income of the assessee.

B. IN RESPECT OF INCOME DISTRIBUTION:

Under the provisions of section 10(35) of the Income-tax Act, 1961, income received by all categories of unitholders from the Scheme will be exempt from income tax in their hands. In view of this position, no tax needs be deducted at source from such distribution by the scheme. However, income from the transfer of Units of a mutual fund is not exempt from taxation.

C. IN RESPECT OF LONG TERM CAPITAL GAINS

i. Equity Oriented Schemes

Long term capital gains arising on or after October 01, 2004 (i.e. after the date on which the STT comes into force) from the transfer of units of an Equity Oriented scheme (as defined u/s. 115T of the Income Tax Act, 1961) would be exempt from Income-Tax as per section 10(38) of the Income-Tax Act, 1961. The mutual fund would recover STT @ 0.25% from the unitholder when units are re-purchased by the mutual fund/ redeemed by the investor

ii. Mutual Fund units other than those of Equity Oriented Schemes

Long term capital gains arising from the transfer of units other than Equity Oriented Schemes would be chargeable to tax as under:

a) For Individuals and HUFs (including Non Resident Indians)

Long-term Capital Gains in respect of Units held for a period of more than 12 months are chargeable under section 112 of the Income-Tax Act, 1961 at the rate of 20% (plus applicable surcharge, education cess and secondary & higher education cess). Capital gains would be computed after taking into account cost of acquisition, as adjusted by Cost Inflation Index notified by the Central Government and expenditure incurred wholly and exclusively in connection with such transfer. In a case, where taxable income, as reduced by long term capital gains, is below the exemption limit, the long term capital gains will be reduced to the extent of the shortfall and only the balance long term capital gains will be charged at the flat rate of 20% (plus applicable surcharge, education cess and secondary & higher education cess).

It is further provided that an assessee will have an option to seek concessional rate of tax of 10% (plus applicable surcharge, education cess and secondary & higher education cess), provided the long term capital gains are computed without substituting indexed cost in place of actual cost of acquisition.

b) For Partnership Firms, Indian Companies/Foreign Companies

Long-term Capital Gains in respect of units held for a period of more than 12 months will be chargeable under section 112 of the Income-Tax Act, 1961, at the rate of 20% (plus applicable surcharge, education cess and secondary & higher education cess). Capital gains would be computed after taking into account cost of acquisition, as adjusted by Cost Inflation Index notified by the Central Government, and expenditure incurred wholly and exclusively in connection with such transfer.

It is further provided that an assessee will have an option to avail of the concessional rate of tax of 10% (plus applicable surcharge, education cess and secondary & higher education cess) on long term capital gains computed without adjusting cost for indexation.

c) For Overseas Financial Organisations, and Foreign Institutional Investors fulfilling conditions laid down under section 115AB and 115AD respectively

Under section 115AB/115AD of the Income-Tax Act, 1961, long term capital gains in respect of units held for a period of more than 12 months will be chargeable at the rate of 10% (plus applicable surcharge, education cess and secondary & higher education cess). Such gains would be calculated without indexation of cost of acquisition.

d) Setting Off Previous Year's Brought Forward Losses

Loss arising on transfer of a long term capital asset can be set off only against other long term capital gains and not against any other income. If there is nil or inadequate long term capital gains in any year, the loss remaining will be allowed to be carried forward to the next year upto a maximum of 8 years.

D. SHORT TERM CAPITAL GAINS:

i. Equity Oriented Schemes

Short term capital gains arising on or after October 01, 2004 (i.e. after the date on which the STT comes into force) from the transfer

of units of an equity oriented scheme (as defined under Section 115T of the Income Tax Act, 1961) would be charged to tax u/s. 111-A of the Income Tax Act, 1961 @ 10%# (plus applicable surcharge, education cess and secondary & higher education cess). The mutual fund would recover STT @ 0.25% from the unitholder when units are re-purchased by the mutual fund/ redeemed by the investor.

The Finance Bill 2008 has proposed to increase the rate of Short Term Capital Gains Tax to 15% w.e.f. April 1, 2008.

Computation of STT: For better clarity, some examples are listed below:

Redemption without Exit load (wherever applicable):		Redemption with Exit load:	
Investment Amount:	Rs. 10,000.00	Investment Amount:	Rs. 10,000.00
Purchase NAV:	Rs. 10.00	Purchase NAV:	Rs. 10.00
Units Allotted:	1000.000	Units Allotted:	1000.000
Redemption NAV:	Rs.15	Redemption NAV:	Rs.15.00
Gross redemption amount:	Rs.15,000.00	Exit load :	0.25%
STT Rate:	0.25%	Exit Price:	14.9625
Net redemption Amount :	Rs.14,962.50	Gross redemption amount:	Rs.14,962.50
STT:	Rs.37.50/-	STT Rate:	0.25%
		Net redemption Amount :	Rs.14,925.09
		STT:	Rs.37.41/-

ii. Mutual Fund units other than Equity Oriented Schemes

Short term capital gains arising from the transfer of units other than Equity Oriented Schemes would be chargeable to tax as under:

a. Capital Gains/Losses

Short term capital gains are taxed at the normal rates applicable to each unitholder. Loss arising on transfer of a short term capital asset can be set off only against other short term capital gains or long term capital gains. If there is nil or inadequate capital gains in any year, the loss remaining will be allowed to be carried forward to the next year upto a maximum of 8 years.

b. Income Tax Rates

Short term Capital Gains in respect of Units held for a period of not more than 12 months is added to the total income. Total income including short-term capital gains is chargeable to tax as per the relevant slab rates. The maximum marginal tax rates applicable to different categories of assessee are as follows:

Resident individuals and HUF	30% ^
Partnership Firms	30% ^
Domestic Companies	30% ^
Non Resident Indians	30% ^
Foreign Companies	40% ^

c. Dividend and Bonus Stripping

As per section 94(7), if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend, or distribution of income, and sells or transfers the same within a period of nine months from such record date, then capital losses arising from such sale to the extent of dividend or income received or receivable on such units will be ignored for the purpose of computing his income chargeable to tax.

Similarly, as per section 94(8), if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of bonus units and sells or transfers the same within a period of nine months from such record date, then capital losses arising from such sale will be ignored for the purpose of computing his income chargeable to tax and the loss so ignored shall be deemed to be the cost of the bonus units.

E. TAX DEDUCTION AT SOURCE

Under section 195/196B/196D of the Income Tax Act, 1961, tax shall be deducted at source in respect of capital gains as under:

- In case of non resident other than a company -
 - Long term capital gains (other than Equity oriented schemes) 20% ^
 - Short term capital gains 30%^
- In case of foreign company -
 - Long term capital gains (other than Equity oriented schemes) 20% ^
 - Short term capital gains 40% ^
- In case of Offshore Fund and FIIs as defined in 115AB
 - Long term capital gains 10% ^

^ plus applicable surcharge, education cess and secondary & higher education cess.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA between India and that country whichever is more beneficial to the tax payer.

F. EXEMPTION FROM TAX ON CAPITAL GAINS ARISING ON TRANSFER OF UNITS HELD FOR MORE THAN 12 MONTHS (WHEREVER APPLICABLE)

U/S. 54EC of the Income Tax Act, 1961

Under section 54EC of the Income Tax Act, 1961, where a tax payer has made long term capital gains from the transfer of units held in the Mutual Fund for a period exceeding 12 months and the assessee has any time within a period of 6 months after the date of such transfer, invested the whole of the capital gains in any of the specified assets i.e., in bonds redeemable after 3 years issued by the National Bank for Agriculture and Rural Development, or by the National Highways Authority of India or by the Rural Electrification Corporation Limited or by The National Housing Bank or by the Small Industries Development Bank of India, such capital gains shall be exempted from tax on capital gains under section 54EC of the Income Tax Act, 1961. However, if the assessee has invested only a part of the capital gains, he will be eligible for proportionate exemption.

U/S 54ED of the Income Tax Act, 1961

Under Section 54ED, whereby the capital gains arising from the transfer (before the 1st day of April 2006) of units held in the mutual fund for a period exceeding 12 months will be exempt, if the assessee has, any time within a period of 6 months after the date of such transfer, invested the whole of the capital gains in acquiring equity shares forming part of an eligible issue of capital. However, if the assessee has invested only a part of the capital gains, he will be eligible for proportionate exemption. An eligible issue of capital means an issue of equity shares offered for subscription to the public by a public company formed and registered in India.

Indirect Tax impact on investors due to tax impact on the scheme:

The scheme may be impacted by the rates of taxation on capital gains, interest and other corporate actions on investment by non resident mutual funds, in different countries of investment, in line with the prevailing tax laws in those countries of investment, as also in line with the respective tax treaties in existence with India

G. INVESTMENTS BY CHARITABLE AND RELIGIOUS TRUSTS IN THE SCHEME

Units of the Scheme constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.

H. WEALTH TAX

Units held under the Scheme are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

I. GIFT TAX

Units of the Scheme may be given as a Gift and no Gift tax will be payable either by the donor or the donee, as the Gift Tax Act has been abolished with effect from 1st October, 1998.

The information given above is included only for general purpose and is based on advice received by the AMC regarding the law and practise currently in force in India and the Investors/Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor / Unit holders is advised to consult his / her own professional tax advisor.

ASSET ALLOCATION PATTERN OF THE SCHEME FOR PRINCIPAL LARGE CAP FUND

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

Types of Instruments	% of Net Assets	
	Minimum	Maximum
Large Cap Equity and Equity Related Instruments*	65%	100%
Equity and Equity Related instruments (Other than in (1) above)	0%	35%
Money Market Instruments	0%	30%

* For the purpose of this Fund, Large Cap Companies are defined as those having market capitalization greater than Rs.750 crores as on the date of investment (or any such amount as may be specified by India Index Services Ltd. (IISL) from time to time) being the upper limit of market capitalisation as a criteria for inclusion of a company in CNX Midcap 200 Index. However, should IISL come out with a definition of 'Large Cap companies', the same will be utilized.

ASSET ALLOCATION PATTERN OF THE SCHEME FOR PRINCIPAL JUNIOR CAP FUND

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

Types of Instruments	% of Net Assets	
	Minimum	Maximum
Equity and equity related instruments of the companies within the market capitalization range of the companies comprising CNX Nifty Junior Index.*	65%	100%
Out of the above (a), equity and equity related instruments of companies that comprise CNX Nifty Junior Index.	51%	100%
Equity and equity related instruments of the companies with the market capitalization below Rs. 2000 crores as on the date of investment.	0%	35%
Money Market Instruments.	0%	30%

* Based on the market capitalization of the companies as of the last trading day of immediately preceding month as available on the website of National Stock Exchange i.e. www.nseindia.com. The market capitalization range of the companies comprising CNX Nifty Junior Index as of March 31, 2005 is between Rs. 849 crores to Rs. 8200 crores.

ASSET ALLOCATION PATTERN OF THE SCHEME FOR PRINCIPAL INFRASTRUCTURE & SERVICES INDUSTRIES FUND

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

Types of Instruments	% of Net Assets	
	Minimum	Maximum
Equity and Equity related instruments of the companies in the infrastructure Industries	25%	75%
Equity and Equity related instruments of the companies in the Services Industries	25%	75%
Total Equity	70%	100%
Debt (including securitised debt) & Money Market Instruments	0%	30%

ASSET ALLOCATION PATTERN OF THE SCHEME FOR PRINCIPAL INCOME FUND

Income Fund and Income Fund - Institutional Plan

Types of Instruments	Normal Allocation (% of Net Assets)
Debt Securities	Upto 100%
Money Market Instruments	Upto 100%
Securitized Debt	Upto 50%

Short Term Plan and Short Term Plan - Institutional Plan

Types of Instruments	Normal Allocation (% of Net Assets)
Debt securities (including Securitized Debt upto 50%)	Upto 100%
Money Market Instruments	Upto 100%

ASSET ALLOCATION PATTERN OF THE SCHEME FOR PRINCIPAL FLOATING RATE FUND

Types of Instruments	Normal Allocation (% of Net Assets)
Floating Rate Debt Instruments*	65 to 100%
Fixed Rate Debt Instruments	0 to 35%

* Floating rate instruments include fixed rate instruments swapped for floating rate returns.

APPLICABLE NAV FOR ALL SCHEME(S) / PLAN(S) OF PRINCIPAL MUTUAL FUND EXCEPT LIQUID SCHEME(S) / PLAN(S) AND PRINCIPAL GLOBAL OPPORTUNITIES FUND:

For Subscription / Switch –in / Sweep:

- In respect of valid applications received upto 3.00 p.m. with a local cheque or demand draft payable at par at the Official Points of Acceptance of Transactions where it is received, the closing NAV of the day of receipt of application shall be applicable;
- In respect of valid applications received after 3.00 p.m. with a local cheque or demand draft payable at par at the Official Points of Acceptance of Transactions where it is received, the closing NAV of the next Business Day shall be applicable; and
- In respect of the valid applications received with an outstation cheque or demand draft not payable on par at the Official Points of Acceptance of Transactions where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.

For Redemptions / Switch–out / Reverse Sweep:

- In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the day of receipt of application shall be applicable; and
- In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV the next Business Day shall be applicable.

APPLICABLE NAV FOR LIQUID SCHEMES / PLANS OF PRINCIPAL MUTUAL FUND:

For Subscription / Switch–in / Sweep:

- In respect of valid applications received upto 12.00 noon on a day at the Official Points of Acceptance of Transactions and the funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- In respect of valid applications received after 12.00 noon on a day at the Official Points of Acceptance of Transactions and the funds are available for utilization on the same day, the closing NAV of the day immediately preceding the next Business Day shall be applicable; and
- Irrespective of the time of receipt of application at the Official Points of Acceptance of Transaction, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

For Redemptions / Switch–out / Reverse Sweep:

- In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the day immediately preceding the next Business Day shall be applicable; and
- In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the next Business Day shall be applicable.

In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.

All Saturday shall be a Business Day for the limited purpose of accepting requests for purchases.

APPLICABLE NAV FOR PRINCIPAL GLOBAL OPPORTUNITIES FUND

For Subscriptions / Switch-in:

- 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 place where the application is received, the closing NAV of the day on which application is received shall be applicable.
- 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 place where the application is received, the closing NAV of the next Business Day shall be applicable.

For Redemptions / Switch-out:

- In respect of valid applications received upto 12.30 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 12.30 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.

FOR SYSTEMATIC INVESTMENT PLAN / SYSTEMATIC TRANSFER PLANS / SWITCHES:

Systematic Investment Plans

Scheme	
All Equity, Balanced and ELSS except Principal Child Benefit Fund	Entry Load - 2.25% (For Direct Investment - Nil). Exit Load - Nil.
Principal Child Benefit Fund	Entry Load - 2.25% (For Direct Investment - Nil). Exit Load - 3.00% if redeemed within 3 years, 2.00% if redeemed within 3 years to 5 years. NIL if redeemed after 5 years.
Principal Income Fund	Entry Load - Nil. Exit Load - 0.50% for investment <= Rs. 10 Lacs, if redeemed on or before 180 days.
Principal Monthly Income Plan Principal Monthly Income Plan - MIP Plus	Entry Load - Nil. Exit Load - 0.50% for Investments of <= Rs.10 Lacs if redeemed on or before 180 days, 0.25% for Investments > Rs.10 Lacs & < Rs. 5 crores if redeemed on or before 30 days, NIL for Investments of Rs. 5 crores and above.
Principal Floating Rate Fund - Flexible Maturity Plan	Entry Load - Nil. Exit Load - 0.25% if redeemed on or before 90 days for subscription <=Rs.10 Lacs.

Systematic Transfer Plans

Scheme	
All Equity & Balanced Schemes except Principal Child Benefit Fund	Entry Load - 2.25% (For Direct Investment - Nil). Exit Load - Nil.
Principal Income Fund	Entry Load - Nil. Exit Load - 0.50% for investments <= Rs. 10 Lacs, if redeemed on or before 180 days.
Principal Monthly Income Plan Principal Monthly Income Plan - MIP Plus	Entry Load - Nil. Exit Load - 0.50% for Investments of <= Rs.10 Lacs if redeemed on or before 180 days, 0.25% for Investments >Rs.10 Lacs & < Rs. 5 crores if redeemed on or before 30 days, NIL for Investments of Rs. 5 crores and above.
Principal Floating Rate Fund - Flexible Maturity Plan	Entry Load - Nil. Exit Load - 0.25% if redeemed on or before 90 days for subscription <= Rs.10 Lakhs.
Switches	No Entry Load on switches between all Equity and Balanced schemes excluding Principal Child Benefit Fund. For switches from Principal Index Fund to any other equity or balanced fund the differential entry load between the one paid for while entering Principal Index fund and the entry load applicable for the switch into the new scheme would be charged.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL INCOME FUND AND PRINCIPAL INCOME FUND - SHORT TERM PLAN

Purchase	Additional Purchase	Repurchase
Rs. 5000 and any amount thereafter under each option	Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units
Rs. 10,000 - For Auto Earning Payout (AEP)	For AEP - Rs. 500	Rs. 500 or 50 units

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL INCOME FUND - INSTITUTIONAL PLAN

Purchase	Additional Purchase	Repurchase
Rs. 1 lakh and any amount thereafter under each option	Subsequent investment of Rs. 1 lakh and any amount thereafter under each option	Rs. 1,000 or 100 units

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL INCOME FUND - SHORT TERM PLAN - INSTITUTIONAL PLAN

Purchase	Additional Purchase	Repurchase
Rs. 10 lakhs and any amount thereafter under the plan, with a minimum of Rs.1 lakh in each option.	Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan	Rs. 1,000 or 100 units

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL CASH MANAGEMENT FUND - LIQUID OPTION

Purchase	Additional Purchase	Repurchase
Rs. 10,000 and any amount thereafter under each option	Subsequent investment of Rs. 1,000 and any amount thereafter under each option	Rs. 1,000 or 100 units

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL CASH MANAGEMENT FUND - LIQUID OPTION - INSTITUTIONAL PLAN

Purchase	Additional Purchase	Repurchase
Rs. 1 crore and any amount thereafter under the plan, with a minimum of Rs.1 lakh in each option.	Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan	Rs. 1,000 or 100 units

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL CASH MANAGEMENT FUND - LIQUID OPTION - PREMIUM INSTITUTIONAL PLAN

Purchase	Additional Purchase	Repurchase
Rs. 10 crores and any amount thereafter under the plan, with a minimum of Rs.1 lakh in each option.	Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan	Rs. 1,000 or 100 units

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS FOR PRINCIPAL FLOATING RATE FUND

Purchase	Additional Purchase	Repurchase
Short Maturity Plan - Regular Option and Flexible Maturity Plan - Regular Option Rs. 5,000 and any amount thereafter under each option	Short Maturity Plan - Regular Option and Flexible Maturity Plan - Regular Option Subsequent investment of Rs. 500 and any amount thereafter under each option	Rs. 500 or 50 units
Short Maturity Plan - Institutional Option and Flexible Maturity Plan - Institutional Option Rs. 1 crore and any amount thereafter under the plan, with a minimum of Rs.1 lakh in each option.	Short Maturity Plan - Institutional Option and Flexible Maturity Plan - Institutional Option Subsequent investment of Rs. 1 lakh and any amount thereafter under each plan	Rs. 500 or 50 units

Note: No load (entry or exit) shall be chargeable on any transaction/s made by any "Fund of Funds Scheme/s" managed by Principal Pnb Asset Management Company Private Limited or managed by any other Asset Management Company, in any of the existing schemes (or any scheme/s launched from time to time unless specified otherwise) of Principal Mutual Fund.

FOR INVESTOR GRIEVANCES PLEASE CONTACT:

Name and Address of Registrar

Karvy Computershare Pvt. Ltd.

21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad-500 034.

Name, address, telephone number, fax number, e-mail I.d of Mutual Fund

Principal Mutual Fund

Exchange Plaza, 'B' wing, IInd Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

Tel.: 022-2202 1111, 6659 0333. Fax: 022-2284 6442

E-mail: customer@principalindia.com

Date : April 25, 2008.

Principal Pnb Asset Management Company Private Limited

Mumbai:	Exchange Plaza, 'B' Wing, 3rd Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051. Tel.: (022) 2202 1111.
Agra:	C/o. PNB - Integrated Zonal Off., 2/3, Raghunath Nagar, M.G. Road, Agra-282 002. Tel.: (0562) 6453016 / 09997020063
Ahmedabad:	401, Broadway Business Centre, Opp. Samarsheshwar Mahadev Temple, Law Garden Cross Road, Ellisbridge, Ahmedabad-380 006. Tel.: (079) 2640 7933-36.
Ajmer:	55, Ajmer Tower, Kuchehry Road, Ajmer, Rajasthan - 305 001 India. Tel.: (0145) 2425015 / 09829447268.
Amritsar:	C/o. Punjab National Bank, Mcleod Road, Amritsar-143 001. Tel.: (0183) 5063303 / 09872838208.
Asansol:	Safe Savings, Street No.1, House No.2, Hindustan Park, Asansol - 713 304. Tel.: (0341) 2256809 / 09434002312.
Bangalore:	Raheja Paramount, Unit No. 001 / 1, Ground Floor, #138; Residency Road, Bangalore-560 025. Tel: (080) 64541251-52 / 65370869-71.
Bhopal:	302, Akanksha-2, Press Complex, Zone-I, M.P Nagar, Bhopal-462 011. Tel.: (0755) 4252121, 4256161.
Bhubaneswar:	Gr. Floor, O.C.H.C Building, Near Ram Mandir, Janpath, Kharavel Nagar, Bhubaneswar-751 001. Tel.: (0674) 6541276 / 09937063766.
Burdwan:	Aykantik, 498, B.C. Road, Beside Proyozone, Burdwan - 713 101. Tel.: 09434477053.
Chandigarh:	SCO 455-56, 2nd Floor, Sector-35 C, Chandigarh-160 022. Tel: (0172) 508 9514 / 507 5068 / 4611456.
Chennai:	305, Challamal Complex, 3rd Floor, 11 Thyagaraya Road, Chennai-600 017. Tel.: (044) 24314678-79 / 24353887.
Coimbatore:	No. 9, Gowtham Center Annexe, 1054, Avinashi Road, Coimbatore-641018. Tel.: (0422) 4393561. Tele/Fax: (0422) 4393562.
Dehradun:	Below Digvijay Cinema, Clock Tower, Dehradun-248 001. Tel.: (0135) 2713758 / 09719003097.
Durgapur:	Aykantik, C-50-10, Central Market, City Centre, Durgapur - 713 216. Tel.: (0343) 2548056 / 09434014743.
Guwahati:	C/o. PNB Regional Office, Nilgiri Mansion, Bhangagarh, G.S. Road, Guwahati-781 005. Tel.: (0361) 2463563 / 09864151519.
Hyderabad:	White House, 503, 5th Floor, Block No. 1, Begumpet, Hyderabad-500 016. Tel: (040) 6675 0380 / 6662 0812.
Indore:	406, City Center, 570, M.G. Road, Indore-452 001. Tel: (0731) 406 7345 / 406 7596 / 09826045003 .
Jaipur:	305-B, 3rd Floor, Shyam Anukampa Complex, Ashok Marg, C-Scheme, Jaipur-302 001. Tel.: (0141) 511 8240 / 60 / 61.
Jalandhar:	C/o. Punjab National Bank, Nakodar Road, Near Jyoti Chowk, Jalandhar-144 001. Tel.: (0181) 5061251 / 09888378414.
Jamshedpur:	109, Kamani Centre, 3rd Floor, Bistupur, Jamshedpur-831 001. Tel.: (0657) 232 0938 / 645 7807 / 099343 03911 / 099343 10017
Jodhpur:	802, PNB Building, Chopasni Road, Jodhpur-342 003. Rajasthan Tel.: (0291) 6537371 / 09829437371.
Kanpur:	118-119, Kan Chambers, Near Stock Exchange Building, 13/114 Civil Lines, Kanpur-208 001. Tel: (0512) 233 2005 / 233 2004.
Kochi:	2nd Flr., Mayur Business Center, Pulepady Junction, Chittor Road, Kochi-682 035. Tel.: (0484) 6533164-165.
Kolkata:	Block No. 503, SHUBHAM, 5th Floor, 1, Sarojini Naidu Sarani, Kolkata-700 017. Tel: (033) 2281 7268 / 2281 7247.
Lucknow:	Sky Hi Chambers, S-205, 2nd Floor, 11/5, Park Road, Lucknow-226 001. Tel.: (0522) 223 9770 / 223 8816.
Ludhiana:	302, SCO-18, Opp. Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana-141001. Tel.: (0161) 277 4209 / 508 6682.
Mangalore:	1st Floor, Immanuel Building, Near HDFC Bank, Mallikatte, Kadri, Mangalore-575 002.Tel.: 9986008285.
Nagpur:	Block No.105, 1st Floor, Bhagwagar Complex, Opposite Ajit Bakery, Dharampeth, Nagpur 440 010. Tel.: (0712) 2541563 / 09850316126.
Nasik:	Dhanlakshmi Business Point, Cabin No. 14/15, 7 Sathye Baug, M.G. Road, Nasik-422 001. Tel.: (0253) 2312971-74 ext 215 / 098227 47902.
New Delhi:	310, Ansal Bhawan, 16, K.G. Marg, New Delhi-110 001. Tel: (011) 6611 5111.
Patna:	610, Ashiana Hariniwas, Dak Bungalow Road, Patna-800 001. Tel.: (0612) 6455312 / 2230314 / 09934303367.
Pune:	1st Floor, Shreenath Plaza, Dnyaneshwar Paduka Chowk, F. C. Road, Pune-411 005. Tel.: (020) 2553 8737 / 38, 6601 5055.
Raipur:	Shop No. 248-249, Lalanga Shopping Mall, G.E. Road, Raipur-492001 (Chattisgarh). Tel.: (0771) 4042115 / 4042116.
Rajkot:	315, Star Chambers, Harihar Chowk, Panchnath Road, Rajkot-360 001. Tel.: (0281) 6594383 / 09879740237.
Ranchi:	Shop No. 11, A C Market, G.E.L. Church Complex, Main Road, Ranchi-834 001. Tel.: (0651) 2332092 / 09931771010.
Siliguri:	Nanak Complex, 3rd Floor, Sevoke Road, Siliguri-734 401. Tel.: (0353) 2526377 / 09832018828.
Surat:	206 Jolly Plaza, Athwagate, Surat-395001. Tel: (0261) 246 0123 / 657 7964. Telefax: (0261) 246 3256.
Udaipur:	301, 3rd Floor, Madhav Chambers, Opp. G.P.O., Chetak Circle, Madhuban, Udaipur-313001. Tel.: (0294) 5120699 / 2420261 / 09828192181.
Vadodara:	103, Paradise Complex, Sayajigunj, Vadodara-390 005. Tel.: (0265) 658 6212.
Vijayawada:	C/o. Vibha Blasting (P) Ltd., 54-20/6-15, Plot No. 25, 2nd Lane, 1st Cross Road, Kanakadurga, Gazetted Officers Colony, Vijayawada-520 008. Tel.: 09959193111.
Visakhapatnam:	D.No-47-10-10, 1st Floor-3, Rednam Regency, Near Diomond Park, Dwarakanagar, Visakhapatnam-530 016. Tel.: (0891) 6636301-02 / 09866048360.

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