

New SIP Registration Micro SIP [Refer Instruction No. A(3)] Application No. of the Main Application Form (To be filled in by New Investors only)

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
ARN- 0032					

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding will be as per the existing Folio Number) [Refer instruction No. A(1)]

Please fill the details and proceed to Section 3.

Common Account / Folio No.

Name of Sole / First Unit Holder

2 NEW APPLICANT 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

For Micro SIP: Please provide Photo ID Document No. and Proof of Address Document No. and ensure that the attested copies of the same are attached.

NAME OF THE SECOND APPLICANT Mr. Ms

Date of Birth PAN

For Micro SIP: Please provide Photo ID Document No. and Proof of Address Document No. and ensure that the attested copies of the same are attached.

NAME OF THE THIRD APPLICANT Mr. Ms

Date of Birth PAN

For Micro SIP: Please provide Photo ID Document No. and Proof of Address Document No. and ensure that the attested copies of the same are attached.

GUARDIAN NAME Mr. Ms (if first applicant is a Minor) / POA HOLDER NAME / CONTACT PERSON (In case of non-individual Investors - PAN & KYC not required for contact person)

Date of Birth PAN

Kindly ensure that PAN & KYC Acknowledgement Letter are enclosed to your Application Form as per Instruction No. A(3) of this Form. [Note: kindly attach the Application Form duly filled & signed]

3 SYSTEMATIC INVESTMENT PLAN (SIP) – Registration for SIP Post Dated Cheques

Scheme Plan Option

*First SIP Cheque No. (Note cheque should be drawn from Bank A/c details provided below:)

Account Type (Please Savings Current NRE NRO FCNR NRSR Others MICR Code

Cheque issued from Bank A/c No. Name of 1st Bank A/c holder

Bank Name Name of 2nd Bank A/c holder

Branch & City Pin code Name of 3rd Bank A/c holder

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. A(4)]

Parent/Grand Parent/related person: Name Custodian: Name

Employer: Name

- Enclose both the following document
- KYC Acknowledgement Letter of the Payer & Payee
- Joint Declaration

2nd and subsequent Installments: No. of Cheques {Atleast 6**
Incl. first installment} Amount Per Cheque ₹ Total Amount ₹

Frequency Monthly Quarterly 2nd and subsequent installment Cheque Nos. From To

Second and subsequent installment month SIP Date 1st 5th 15th 25th (the date on which you want to invest)

*Please mentioned Application No., PAN and Name of the First Unitholder on the reverse of the cheque. ** Cheques to be dated as per the SIP date selected

4 SYSTEMATIC WITHDRAWAL PLAN (SWP) – Atleast 6 Withdrawals of Rs. 500/- each (Available only after the expiry of the scheme specific lock-in period, if any)

I/We would like to enrol for SWP

Scheme

Plan/Option

Start Month End Month (optional) ^^ SWP Amount SWP Units

SWP date 1st 11th 21st (the date of the month on which you want to withdraw) No. of Installments (Atleast 6) Frequency Monthly Quarterly Semi-annual Annual

5 SYSTEMATIC TRANSFER PLAN (STP) / SWITCH PLAN (SSP) – Atleast 6 Withdrawals of Rs. 500/- each (Available only after the expiry of the scheme specific lock-in period, if any)

I/We would like to transfer units or ₹ (in figures) ₹ (in words)

From : Scheme Plan Option

To : Scheme Plan Option

Start Month End Month (optional) ^^ No. of Installments (Atleast 6)

Frequency Monthly Quarterly Semi-annual Annual STP date 1st 11th 21st (the date of the month on which you want to do STP)

^^ In case if the investor does not specify the end month the SWP/STP shall be active only upto such date that the sufficient funds are available.

DECLARATION: I/We have read and understood the contents of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum of the respective Scheme(s). I/We would like to enrol for PDC SIP/SWP/STP of the above mentioned Scheme(s) / Plan(s) / Option(s) and acknowledge that the same shall be governed by the terms of the above mentioned documents. I/We will also inform Principal Mutual Fund, about any changes in my/our bank account. I/We further understand that the contents hereof forms an integral part of the main application form.

I/We further confirm that the ARN holder (Broker/Sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us.

Applicable for Micro SIP: I/We further confirm & declare that I/We do not have any existing Micro SIPs in the scheme(s) of Principal Mutual Fund which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000/-. Further, I/We confirm that where the PAN& KYC acknowledgement letter has not been provided for any unitholder the same is on account of the fact that I/We do not hold PAN as on date.

Signature of 1st Holder/POA Holder/Guardian

Signature of 2nd Holder/POA Holder/Guardian

Signature of 3rd Holder/POA Holder/Guardian

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

New SIP Registration Micro SIP [Refer Instruction No. A(3)] Change in Bank A/c. (only For Existing Investors)

Application No. of the Main Application Form (only For New Investors)

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
ARN- 0032					

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding will be as per the existing Folio Number) [Refer instruction No. A(1)]

Please fill the details and proceed to Section 3.

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

2 NEW APPLICANT 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: _____
 For Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

NAME OF THE SECOND APPLICANT Mr. Ms

 Date of Birth: _____ PAN: _____
 For Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

NAME OF THE THIRD APPLICANT Mr. Ms

 Date of Birth: _____ PAN: _____
 For Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

GUARDIAN NAME Mr. Ms (if first applicant is a Minor) / **POA HOLDER NAME / CONTACT PERSON** (In case of non-individual Investors - PAN & KYC not required for contact person)

 Date of Birth: _____ PAN: _____

Kindly ensure that PAN & KYC Acknowledgement Letter are enclosed to your Application Form as per Instruction No. A(3) of this Form. [Note: kindly attach the Application Form duly filled & signed]

3 SIP AND BANK / PAYMENT DETAILS (Mandatory) (Please note that a minimum 30 days are required to set up Auto Debit)

Scheme	Plan	Option
(i) Investment Amount (₹) _____	(ii) DD Charges (₹) _____	Net Amount (₹) (i)+(ii) _____
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque <input type="checkbox"/> DD# *First SIP Cheque/DD No. _____ (Note cheque/DD should be drawn from Bank A/c details provided below:		
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 <input type="checkbox"/> Others _____ MICR Code _____ This is a 9 digit number next to your Cheque No.		
Cheque/DD issued from Bank A/c. No. _____	Name of 1st Bank A/c holder _____	
Bank Name _____	Name of 2nd Bank A/c holder _____	
Branch & City _____ Pin code _____	Name of 3rd Bank A/c holder _____	

Details of the Payer (In case, the First Unitholder is not a Bank A/c. holder from where the payment is being made) [Refer Instruction No. A(4)]

Parent/Grand Parent/related person: Name _____
 Employer: Name _____ Custodian: Name _____

Enclose both the following document
 • KYC Acknowledgement Letter of the Payer & Payee
 • Joint Declaration

Each SIP Amount (₹) _____ SIP Start Date: _____ Frequency: Monthly Quarterly No. of Installment (Atleast 6 Incl. first installment) _____

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

In case of payment through DD/Pay order it is mandatory to enclose Declaration / Acknowledgement from Bank Mandatory Enclosure - Blank Cancelled Cheque Copy of Cheque

*Please mentioned Application No., PAN and Name of the First Unitholder on the reverse of the Cheque / DD.

I/We confirm that I/we have read and understood the contents of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum of the respective Scheme(s). I/We have requested transaction(s) as stated herein and acknowledge that the same shall be governed by the terms of the above mentioned documents. I/We will also inform Principal Mutual Fund of any changes in my/our account details. I/We herein declare that the particulars given above are correct and express my/our willingness to make payments referred above through participation in ECS. In case the cheques/ my/our instructions to the Bank are dishonoured or cannot be acted upon, then in such an event the Bank, the AMC and Principal Mutual Fund shall not be held responsible. I/We further confirm that the ARN Holder (Broker/sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode) payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us. I/We further understand that the contents hereof form an integral part of the main application form.

Applicable for Micro SIP: I/We further confirm & declare that I/We do not have any existing Micro SIPs in the scheme(s) of Principal Mutual Fund which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000/- Further, I/We confirm that where the PAN& KYC acknowledgement letter has not been provided for any unitholder the same is on account of the fact that I/We do not hold PAN as on date.

Signature of 1st Holder/POA Holder/Guardian _____ Signature of 2nd Holder/POA Holder/Guardian _____ Signature of 3rd Holder/POA Holder/Guardian _____

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

Date: _____ (Bank's Stamp) _____ Signature of the Authorised Official from the Bank _____

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

Recorded on: _____ Customer Ref. No. _____ Recorded by: _____
 Scheme Code: _____ Credit A/c. No. _____ Bank use Mandate Ref. No. _____

AUTHORISATION OF THE BANK ACCOUNT HOLDER [to be signed by all the Account Holder(s)]

I/We hereby authorise the bank to debit my / our account for making payment to Principal Mutual Fund through ECS (Debit) as per the details given herein. I/We have read the relevant Scheme Information Document and Statement of Additional Information 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 and that the 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 Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited from my/our account. 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.

1st Account Holder's Signature (As in Bank Records) _____ 2nd Account Holder's Signature (As in Bank Records) _____ 3rd Account Holder's Signature (As in Bank Records) _____ Bank Account Number _____



Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg,
New Marine Lines, Mumbai- 400 020.
Toll Free - 1800 22 5600 • Fax: 022-2204 4990.
Website: www.principalindia.com • E-mail: customer@principalindia.com

Direct Debit / Standing Instruction (SI) Form

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

New SIP Registration Micro SIP [Refer Instruction No. A(3)] Change in Bank A/c. (only For Existing Investors)

Application No. of the Main Application Form (only For New Investors)

DISTRIBUTOR INFORMATION & APPLICATION RECEIPT DATE

Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
ARN-0032					

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

1 EXISTING UNITHOLDERS DETAILS (Please note that the applicant details and mode of holding will be as per the existing Folio Number) [Refer instruction No. A(1)]

Please fill the details and proceed to Section 3.

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

2 NEW APPLICANT 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 DDMMYY PAN _____

For Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

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 DDMMYY PAN _____

For Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

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 DDMMYY PAN _____

For Micro SIP: Please provide Photo ID Document No. _____ and Proof of Address Document No. _____ and ensure that the attested copies of the same are attached.

GUARDIAN NAME Mr. Ms (if first applicant is a Minor) / POA HOLDER NAME / CONTACT PERSON (In case of non-individual Investors - PAN & KYC 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 DDMMYY PAN _____

Kindly ensure that PAN & KYC Acknowledgement Letter are enclosed to your Application Form as per Instruction No. A(3) of this Form.

I/We confirm that I/we have read and understood the contents of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum of the respective Scheme(s). I/We have requested instruction(s)/ transaction(s) as stated herein and acknowledge that the same shall be governed by the terms of the above mentioned documents. If the instruction(s)/ transaction(s) is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Principal Pnb Asset Management Company / Principal Mutual Fund responsible. I/We further confirm that the ARN Holder (Broker/sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode) payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us. I/We further understand that the contents hereof form an integral part of the main application form.

Applicable for Micro SIP: I/We further confirm & declare that I/We do not have any existing Micro SIPs in the scheme(s) of Principal Mutual Fund which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000/- Further, I/We confirm that where the PAN & KYC acknowledgement letter has not been provided for any unitholder the same is on account of the fact that I/We do not hold PAN as on date.

Signature of 1st Holder/POA Holder/Guardian _____ Signature of 2nd Holder/POA Holder/Guardian _____ Signature of 3rd Holder/POA Holder/Guardian _____

To, Manager

Axis Bank Bank of Baroda Bank of India HDFC Bank ICICI Bank IDBI Bank Indus Ind Bank
 Kotak Mahindra Bank Punjab National Bank Branch _____ (please select [✓] your concerning Bank & mention the Branch)

Sub. : Request for maintaining of a Direct Debit / Standing Instruction (SI) for SIP with Principal Mutual Fund

I/We, _____, hereby authorise you to deduct on a monthly/quarterly basis (as a Direct Debit / SI) from my / our A/c. No. _____ (hereinafter referred as "funding account") for ₹ _____ IN FIGURES (₹ _____ IN WORDS) only

and remit the same to Principal Mutual Fund as per the details given below:

Name of Scheme/Plan/Option	_____		
Direct Debit / SI Date	<input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 15th <input type="checkbox"/> 25th	Frequency : <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	No. of Installment (Atleast 6) _____
Start Date	DDMMYY	End Date	DDMMYY (All Dates to be mentioned in DD/MM/YYYY format only)
Account Type (Please ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Others _____		
Bank Account Number	_____		MICR Code** [This is a 9 digit number next to your Cheque No.] _____
Name of the 1st Bank Account Holder	_____		
Name of the 2nd Bank Account Holder	_____		
Name of the 3rd Bank Account Holder	_____		

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

I/We understand that the Debit to my / our account will take place at any time on the transaction day (Cycle date) and accordingly I/We undertake to keep sufficient funds in the funding account on the date of execution of Direct Debit / SI. I/We 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/We would not hold the Principal Pnb Asset Management Company / Principal Mutual Fund or the Bank responsible. I/We understand that if the date of debit to my/ our account happens to be a non Business Day as per the Principal Mutual Fund, allotment of units will happen on the following business day as per the Terms and Conditions listed in the Scheme Information Document of respective Scheme(s) of Principal Mutual Fund. Mandate verification charges, if any, may be debited from my/our account. The above referred Bank(s) 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, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above referred Bank(s) reasonable control and which has the effect of preventing the performance of the contract by the above referred Bank(s).

Yours faithfully,

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) _____

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 _____
 Direct Debit / SI Start Date _____ Direct Debit / SI End Date _____ Next Direct Debit / SI Date _____ Amount _____

A. COMMON INSTRUCTIONS FOR FILING UP THE FORM

The application form should be completed in English in BLOCK LETTERS & BLACK/BLUE INK only. Any overwriting/cancellation should be countersigned by the applicants, failing which the application forms shall be liable for rejection. Please tick (✓) the appropriate box provided.

1) Existing Investors need to provide their folio number on SIP application form and proceed to Section 3 and need not fill up New Application Form. Existing unitholders should note that the unit holder's details viz details of bank account, sequence and mode of holding, address and nomination will be as per the existing folio. Where mandatory documents for eg: PAN/KYC documents etc. has not been provided/furnished earlier the same be provided along with this Application Form. Any changes in details registered with us, should be requested by a separate application.

2) New Investors who wish to enroll for SIP through Auto Debit / Post dated cheques / Direct Debit / Standing instructions should fill the form specifically for the same in addition to the Common Application Form. Investor has to submit one initial cheque and a cancelled cheque.

3) (i) **Permanent Account Number (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] 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.

Micro SIP: Pursuant to SEBI's communication to AMFI vide its letter dated June 19, 2009; AMFI has issued guidelines for uniform implementation of the said SEBI letter. In accordance to the same Systematic Investment Plans (SIP) up to Rs.50,000/- per year per investor ("Micro SIP") shall be exempt from requirement of PAN. However attested photo-copy of other photo identification documents like Voter I.D. Card, Government/Defence Card, Card of reputed Employer, Driving License, Passport etc. should be submitted by the investors (for all joint holders) along with applications as proof of identification in lieu of PAN. Such document(s) must be current and valid and the photo copy of the same should be self attested by the investor(s)/attested by the ARN holder mentioning the ARN number.

This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole Proprietary firms and not holding PAN. HUFs and other categories will not be eligible for Micro SIPs.

(ii) **Know Your Customer Acknowledgement Letter:** Effective January 1, 2011, for all Investment Transactions irrespective of any Investment Amount, it is mandatory for Investors to provide a copy of "Know Your Customer" Acknowledgement Letter (KYC Acknowledgement) issued by CDSL Ventures Limited.

Investments through Micro Systematic Investment Plans (Micro SIPs) by Individual investors not holding PAN and Investors residing in Sikkim, shall continue to remain exempt from providing KYC Acknowledgement, on submission of a duly attested Copy of Valid Identification Document and Proof of Address.

Investors shall mean to include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA (both issuer of PoA & PoA holder must attach KYC Acknowledgement) and (ii) each of the applicants, in case of application in joint names (iii) Guardian in case of minor. The KYC Acknowledgement is one time and unique and can be used for transacting across the Mutual Funds.

Applications without PAN details AND KYC Acknowledgement and/or such other documents mentioned above, are liable to be rejected.

4) **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.

(i) **Third Party Payments:** Asset management Companies (AMCs) shall not accept subscriptions with *Third-Party payments except in the following exceptional situations:

(a) Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment) (b) Payment by Employer on behalf of employee under Systematic Investment Plans OR Lumpsum / one time subscription, through Payroll deductions (c) Custodian on behalf of an FII or a client.

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

In case of exceptional situations as above, additional documents shall be **mandatorily enclosed** along with the Subscription Application: a) KYC acknowledgement letter for Investor (Guardian in case of minor) and the person making the payment. b) "Third Party Declaration Form" from the Investor and the person making the payment, giving details of the bank account from which the payment is made and the relationship with the beneficiary.

Investor along with the subscription application must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made). In case an investor has multiple bank accounts, he should register them with the

AMC (refer section here below on "Multiple Bank Accounts"). Only Pay-in from such registered bank accounts shall be treated as First party payments.

Additionally, in case of following mode of payments below, where such payment modes are acceptable, below stated documents should be enclosed with the subscription application:

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

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

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

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

In case of payments received from a Bank Account which is not registered and the first unitholder's name is not preprinted on the payment cheque, unit holder should mandatorily attach supporting documents as required by the fund, like bank certificate, bank passbook copy or statement to prove that the funds are from a bank account held by first unit holder only. If the documents are not submitted with the application, the fund reserves the right to reject the application without any liability whatsoever or call for additional details, at its discretion. In such instance, where, post verification it is found that the payment, in any mode, is not made from a registered bank account or is made from an account where the first named unit holder is not an Account holder / one of the account holder in case of Joint Bank Account, the AMC/R&T, reserves the right to reject the transaction / subscription application, without any liability.

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

For Declaration format contact any of our Investor Service Centre or visit our website www.principalindia.com

(ii) **Multiple Bank Accounts:** Unitholders shall have the facility to register multiple bank accounts at folio level - upto a maximum of 5 Bank Accounts in case of Individual and HUF Investor and 10 Bank Accounts in case of Non Individual Investor.

Such facility can be availed by submitting duly filled in "Multiple Bank Account Registration Form" at the Investor Service Centre closest to you, along with copy of any one of the following documents: a) cancelled cheque leaf of the bank account which has to be registered [the account number and name of the first unitholder should be printed on the cheque leaf]; b) Bank Statement / Pass Book with the account number, name of the Unitholder and Address; c) Bank letter / certificate on its letter head certifying the account holder's name, account number and branch address [Such letter / certification should be certified by the Bank Manager with his/ her full name, signature, employee code].

Investors should also present the Original of the above Document submitted along with the subscription application, and such original document shall be returned across the Counter post due verification. Subsequent, to successful registration of multiple bank accounts, Investors can select any of the registered bank accounts in the application form for the purpose of subscriptions, redemption and dividend proceeds.

Investor shall also have the option to register any one of their account as a default bank account for credit of redemption / dividend proceeds. Further an Investor may also opt to delete a registered default bank account; however, such deletion of a default bank account shall be permitted only if the Investor registers another registered account as a default account. In the event of rejection of such registration application for any reason, the redemption/dividend proceeds shall be processed as per specified service standards and the last registered bank account information in the records of Registrar & Transfer Agent - Kany Computershare Private Limited, will be relied upon and used for such payments. It is clarified that in case of Change of Bank Account along with Redemption application submitted by the Investor, the redemption proceeds shall be credited to the said bank account only if it is a registered bank account in the records of R&T.

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

5) AMC, 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.

6) AMC reserves the right to reject any application without assigning any reason thereof.

7) Please refer to the Key Information Memorandum, Scheme Information Document and Statement of Additional Information for Applicable NAV, Risk Factors, Load and other information on the Scheme / Plan before investing.

B. SIP - TERMS AND CONDITIONS

1) In accordance with SEBI requirements, SIP Application Form and date of initial Payment Instrument should be same.

2) 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 date for SIP investments") after completing a minimum time gap of 30 days from the date of the first SIP investment cheque.

3) 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.

4) SIP Auto Debit is available only on 1st, 5th, 15th or 25th of a month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.

5) 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.

6) In case the Auto Debit / PDC / Direct Debit / SI does not take effect for three consecutive times then the SIP would be liable for cancellation. Further, if the first installment of a SIP transaction gets rejected due to the bank account of the Investor being closed, the SIP would be suspended for subsequent SIP transactions and registration will be cancelled for SIP through Auto Debit / PDC/Direct Debit / SI.

7) 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 Direct Debit / Standing Instruction and / or PDCs for direct debit] is closed and the request for change in bank account / Bank Branch is not submitted by the concerned unit holder at least 15 working days before the due date of next SIP installment. Further, in such cases the balance cheques, if any, will be returned to the unit holder.

8) Initial cheque should participate in local MICR clearing or payable at par. If investor has subscribed for SIP, from outstation, then such initial DD has to be payable at the nearest Official Point of Acceptance. 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.

9) Investors will not hold AMC, 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.

10) (a) If you have not indicated any of your SIP preferences in the Common Application Form & in this Form, the same would be assumed to be as indicated as follows :

SIP Auto Debit Period	Six months
SIP Date	1st of every month (commencing 30 days after the first SIP Investment 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.

11) 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.

12) In case of fresh ECS / Direct Debit / SI Form, Investor has to submit the same with new bank's cancelled cheque at least 15 working days prior to next SIP cycle.

13) Cancellation of SIP : Investor has to submit the cancellation request at least 15 working days prior to next SIP date.

14) 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.

15) AMC reserves the right to introduce / modify the frequency for SIP / SWP / STP

C. SWP INSTRUCTIONS

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

2. The unitholder may set up a SWP on a monthly, quarterly, semi-annual or annual basis to:

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

3. For all schemes SWP request should be for a minimum of 6 installments of ₹ 500/- each.

4. The Unitholder can select to opt for SWP by providing Fixed Number of Units or Amount. Where in the Application form,

the Unitholder states both Number of Units and Amount, in terms of the SID , the Rupee amount shall be considered for the purpose of SWP.

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

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

D. STP INSTRUCTIONS

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

2. The unitholder may set up a STP on a monthly, quarterly, semi-annual or annual basis to exchange a fixed number of units and/or amount in one scheme to another scheme or one plan/option to another.

3. For all schemes STP request should be for a minimum of 6 installments of ₹ 500/- each.

4. Once the unitholder sets up a Systematic transfer facility, the plan would continue until:

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

5. The Unitholder should have necessary STP amount as stated in the application form in the folio from where the STP is intended to be set up.

6. The STP amount should meet the minimum application amount of the Scheme to which the STP is intended to be set up.

E. SIP AUTO DEBIT (ECS)/DIRECT DEBIT/SI/PDCS FORM

ECS (DEBIT CLEARING) PLEASE ENSURE THAT - :

1. 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 where the AMC offices are located.
2. 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.
3. First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
4. The bank account provided for ECS (Debit) should participate in local MICR clearing.
5. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
6. The application form is completed in all respect and signed by all the applicants.
7. 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.
8. The Name & Signature of investors 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.
9. In order to prevent fraudulent practices, Investors are urged to make the payment instruments (cheque / Demand draft / Pay Order etc.) favouring "Name of the Scheme A/c. First Investor Name" OR "Name of the Scheme A/c. Permanent Account Number" OR "Name of the Scheme A/c. Folio Number".
10. Application number is mentioned on the reverse of the Payment Instrument.

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

1. The investor signs all PDCs
2. The application form is completed in all respect and signed by all the applicants.
3. All PDCs should be of every month's same day i.e. 1st, 5th, 15th or 25th of same bank account.
4. Dishonored cheque(s) may not be presented again for collection.
5. Currently there are above 625 locations where SIP facility through PDC is available; provided the first cheque is payable at any of the AMC locations.
6. For all schemes each SIP cheque should have a minimum investment amount of Rs.500 and a minimum of 6 installments.

DIRECT DEBIT / STANDING INSTRUCTIONS (SI) - PLEASE ENSURE THAT - :

1. Investors having account with above bank(s) and interested in SIP can apply by filling up the ECS form.
2. Any correction made on the Direct Debit / SI form should be signed by the investors otherwise the same will be rejected by the bank(s).
3. Investors wishing to discontinue the Direct Debit / SI should give Direct Debit / SI discontinuity letter and the same should be submitted at least 15 working days prior to the next Direct Debit / SI date.
4. For Direct Debit / SI form with any of the above referred bank(s), please request for the same.

F. DETAILED PROCESS - FOR DIRECT DEBIT / STANDING INSTRUCTIONS (SI) - SIP - INTRODUCTION

We have tied up with the following Bank(s) to facilitate Direct Debit / SI for Systematic Investment Plan (SIP) when investing in Principal Mutual Fund:

• ICICI Bank • HDFC Bank • Bank of Baroda • Bank of India • Punjab National Bank • IDBI Bank • Kotak Mahindra Bank • Indus Ind Bank • Axis Bank

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 Direct Debit / SI SIP

1. This Direct Debit / SI SIP option is available to investors having bank account with any of the above referred Bank(s).
2. In case the date selected by the investor 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 date selected by the investor happens to be a non-working day for the Bank(s), the Bank(s) will debit the customers account on the next working day.
4. Please note that minimum 30 days are required to set up Direct Debit / SI for SIP.

Features of the Direct Debit / SI SIP - Outstation locations

As Direct Debit / SI SIP of the above referred Bank(s) is available at all their branches, 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 Direct Debit / SI SIP application with a DD / Payable at Par cheque towards its first Direct Debit / SI should 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 should reach your nearest AMC location before the first Direct Debit / SI SIP date mentioned on the application form.

Requirements for Direct Debit / SI SIP:

1. Direct Debit / SI form to be completely filled and signed by the investor(s) along with cheque for the first SIP
2. The proposed investor(s) should have the bank account with any one of the following Banks:
• ICICI Bank • HDFC Bank • Bank of Baroda • Bank of India • Punjab National Bank • IDBI Bank
• Kotak Mahindra Bank • Indus Ind Bank • Axis Bank
3. There should be a specific amount and one specific date ticked in Direct Debit / SI form - Form with multiple ticks shall be rejected.
4. The period of SIP should be clearly defined in the Direct Debit / SI form with the start date and end date of the SIP.
5. Investors to mention the first Direct Debit / SI date on the Direct Debit / SI form and not the 1st Cheque date eg : if the investor starts the SIP from 15th Dec 2010 with the first cheque dated 15th Dec 2010 then the Direct Debit / SI form should have the Direct Debit / SI starting date as 15th Jan 2011 upto the end date.

Rejections from the Bank(s) will be for following reasons:-

1. Photocopy of the Direct Debit / SI form will be rejected
2. Signature of the investor(s) missing / does not tally with the signature in the bank's records.
3. Relevant alteration in the Direct Debit / SI form not counter signed by the account holder.
4. Incomplete form and mutilated forms.
5. Multiple ticks by the investor when selecting a field / option.

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, Anand, Asansol, Aurangabad, Bangalore, Baroda, Beldarg, Belgum, Bhavnagar, Bhiwara, Bhopal, Bhubaneswar, Bikaner, Bikaner, Burdwan, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Gorakhpur, Gulbarga, Guwahati, Gwalior, Hassan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jammu, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panaji, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Siliguri, Solapur, Surat, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivendrum, Tumkur, Udaipur, Udupi, Varanasi, Vijayawada (also covers Guntur, Tenali & Mangalagiri), Vizag

List of Banks for SIP Direct Debit Facility / Standing Instruction (SI) Via SI Banks

ICICI Bank, HDFC Bank, Bank of Baroda, Bank of India, Punjab National Bank, IDBI Bank, Kotak Mahindra Bank, Indus Ind Bank, Axis Bank. Please fill in the Direct Debit / Standing Instruction Form.

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.

List of Cities for SIP Post Dated Cheque Facility

Abohar, Adilabad, Adoor, Agartala, Agra, Ahmedabad, Ahmednagar, Aizawl, Ajmer, Akbarpur, Akola, Alappuzha, Alathur, Alibaug, Aligarh, Allahabad, Almora, Alwar, Ambala, Ambikapur, Ambar, Amloh, Amravati, Amreli, Amritsar, Anand, Anandpur Sahib, Ananthapur, Anantnag, Angamaly, Angul, Anjar, Ankleshwar, Arakonam, Arambagh, Asansol, Assandh, Attur, Auraiya, Aurangabad, Azamgani, Bagalkot, Bagarh, Baghapurana, Bahraich, Bakrol - Anand, Balachaur, Balaghat, Balasore, Ballia, Balotra, Balrampur, Banga, Bangalore, Banswara, Barabanki, Barbil, Bardoli, Bareilly, Barghar, Barmer, Barnala, Barshi, Bassi Pathana, Basti, Batala, Bavia, Beas, Beawar, Beed, Begowal, Begusarai, Behror, Belgaum, Bellary, Berhampur, Berhampur, Betiah, Betul, Bhadohi, Bhalgalpur, Bharatpur, Bharuch, Bhatapara, Bhatinda, Bhavnagar, Bhikhi, Bhillai, Bhiwara, Bhiwadi, Bhiwani, Bhongiri, Bhopal, Bhubaneswar, Bhuj, Bhusawal, Bidar, Bijnor, Bikaner, Bilaspur, Billimora, Bina, Boisar, Bokaro, Bongaigaon, Borsad, Botad, Budhlada, Bulandshahar, Burdwan, Burhanpur, Buxar, Calcutta, Calicut, Chalakudy - Trichur Clearing, Chandigarh, Chandrapur, Cheeka, Changanassery, Chengannur, Cheppad, Chhatrapur, Chhindwara, Chidambaram, Chinnamiram, Chittoargarh, Chomu - Jaipur Clearing, Chprassery, Churu, Cochin, Coimbatore, Contai, Cooch Behar, Cuddalore, Cuddapah, Curchorm, Cuttack, Dahanu, Dahej, Dahod, Daltonganj, Daman, Damanjodi, Damoh, Darbhanga, Darjeeling, Dasuya, Datia, Daund, Dausa, Davangere, Deesa, Dehradun, Delhi - HT House, Deogarh, Deoria, Dewas, Dhamtari, Dhanbad, Dhand, Dhar, Dharamshala, Dharmapuri, Dholpur, Dhrangadhra, Dhule, Dhuri, Dibrugarh, Dimapur, Dindigul, Dumka, Durg, Durgapur, Eluru, Erode, Etah, Etawah, Faizabad, Faridabad - Delhi Clearing, Faridkot, Farukhbad (fatehgarh), Fatehbad, Fatehpur, Fazilka, Ferozepur, Firozabad, Gadag, Gadarpur, Gadwal, Gandhidham, Gangtok, Ganj Basoda, Garshankar, Gaya, Gharounda, Ghaziabad - Delhi Clearing, Ghazipur, Gidderbaha, Giridih, Godhra, Gohana, Gola Gokaran Nath, Gonda, Gondal, Gonda, Gorakhpur, Goraya, Gudur, Gulbarga, Guna, Guntur - Vijayawada Clearing, Gurdaspur, Gurgaon - Delhi Clearing, Guruharsahai, Guwahati, Gwalior, Hajipur, Haldia, Haldwani, Halol, Hamirpur, Hansi, Hanumangarh, Hapur, Harda, Hardoi, Haridwar, Hassan, Hathras, Haveri, Hazaribagh, Himatnagar, Hindupur, Hissar, Hodal, Hoshiarpur, Hopsset, Hosur, Hubli, Hubli - Dhanwar, Hyderabad, Ichalkaranji, Idar, Indore, Irinjalakuda - Trichur Clearing, Itanagar, Itarsi, Jabalpur, Jagadhari, Jagdishpur, Jagraon, Jagtial, Jaipur, Jaipur Road, Jakhla, Jalalabad, Jalandhar, Jalgaon, Jalna, Jam - Khambhalia, Jammu, Jammu, Jamshedpur, Jandiala Guru, Jaora, Jasdan, Jaunpur, Jetpur, Jeypore, Jhajjar, Jhansi, Jharsuguda, Jhumri Tilaia, Jhunjhunu, Jind, Joda, Jodhpur, Jorhat, Joya, Junagadh, Kadi, Kaithal, Kakinada, Kalayat, Kalol - Ahmedabad Clearing, Kalpetta, Kanakapura, Kangra, Kanhangad, Kannauj, Kannur, Kanpur, Kapadwanji, Kapurthala, Karad, Karaikudi, Karimnagar, Karnal, Kartarpur, Karunagapally, Karur, Kasargod, Kashipur, Kasibugga, Katni, Kawardha, Keonjhar, Keshod, Kesrisinghpur, Khambhat(cambay), Khambgaon, Khammam, Khandwa, Khanna, Kharagpur, Khargone, Khopoli, Khurja, Kishanganj, Kodad, Kolenchery, Kolhapur, Kollam (quilon), Kopergaon, Korba, Kosikalan, Kota, Kothagudem, Kothamangalam, Kotkapura, Kottakkal, Kottayam, Krishnagar, Krishnagiri, Kulerian, Kullu, Kumbakonam, Kurali, Kurnool, Kurukshetra, Ladwa, Lakhimpur, Latur, Limbdi, Lonavala, Longowal, Lucknow, Ludhiana, Lunawada, Machilipatnam, Madras, Madurai, Maharajganj, Mahasamund, Mahendergarh, Mahilpur, Mahuva, Malda, Malerkotla, Malout, Manavadar, Mancherial, Mandi, Mandi Ahmedgarh, Mandi Gobindgarh, Mandasaur, Mandvi, Mangalore, Manjeri, Mannarkad, Mansa, Mapusa - Panjim Clearing, Margao - Panjim Clearing, Mathura, Maunath Bhanjan, Mavelikkara, Mayiladuthurai, Meerut, Mehabubnagar, Mehsana, Mirzapur, Mithapur, Modasa, Model Colony-pune, Modinagar, Moga, Moradabad, Morinda, Morvi, Mukerian, Motihari, Muktsar, Mumbai, Mundra, Muvattupuzha, Muzaffargarh, Muzaffarpur, Mysore, Nabha, Nadiad, Nagapattinam, Nagercoil, Nagpur, Nahian, Nainital, Nakodar, Nalgonda, Namakkal, Nanded, Nandurbar, Nandyal, Nangal, Naraingarh, Narasaraopet, Narnaul, Narwana, Nasik, Navsari, Nawanshahar, Neemrana, Neemuch, Nellore, Nihal Singh Wala, Nizambad, Nurmahal, Ongole, Ooty, Ottapaliam, Padrauna, Pala, Palakkad, Palampur, Palanpur, Pali, Palitana, Palwal, Pandalam, Panipat, Panjim, Paonta Sahib, Parade, Parbhani, Patan, Pathanamthitta, Pathankot, Patiala, Patna, Patran, Patti, Pehowa, Perambalur, Perinthalmanna, Perumbavoor, Petlad, Phagwara, Phillaur, Pilibanga, Pilkhua, Pimpalgaon, Pipariya, Pollachi, Ponda - Panjim Clearing, Pondichery, Porbandar, Pratappgarh, Productor, Pudukkottai, Pundi, Puri, Puttaparthi, Rai Bareilly, Raichur, Raigarh, Raikot, Raipur, Raibseh, Rajahmundry, Rajapalayam, Rajapalayam Rajkot, Rajnandgaon, Rajpipla, Rajpura, Rajsamand, Ramnagar, Ramanathapuram, Ramganj Mandi, Ramgarh Cantt, Rampur, Rampura Phul, Ranchi, Raniganj, Ranipet, Ratia, Ratlam, Ratnagiri, Rewa, Rewari, Rishikesh, Robertsganj, Rohtak, Roorkee, Ropar, Rourkela, Rudrapur, Sagar, Saharanpur, Salem, Samalkha, Samana, Sambalpur, Samrila, Sangamer, Sangli, Sangur, Sardulgarh, Satara, Satna, Savarkundla, Sawai Madhopur, Sawantwadi, Sehore, Seoni, Shahabad, Shahdol, Shahjahanpur, Shahkot, Shahpura, Shamli, Sherthala, Shikohabad, Shillong, Shimla, Shirpur, Shivpuri, Shirampur, Shujalpur, Sibsagar, Siddipet, Sidhi, Sikandrabad, Sikar, Silchar, Siliguri, Silvassa, Sindhaur, Sirhind, Sirsa, Sitapur, Sitarganj, Sivakasi, Siwan, Solan, Solapur, Sonepat - Delhi Clearing, Sopore, Sriganaganagar, Srikakulam, Srinagar, Sultampur, Sultampur Lodhi, Sulthan Bathery, Sunam, Surat, Surendranagar, Suryapet, Tadipatri, Talaja, Talcher, Talwandi Bhai, Talwandi Saboo, Tamluk, Tanda Umar, Tandur, Tanuku, Tarantaran, Tarori, Tezpur, Thalassery, Thalassery - Manjody, Thalayolaparam, Thangadh, Thanjavur, Thiruvaila, Thiruvavur, Thodupuzha, Tikamgarh, Tinsukia, Tirunelveli, Tirupati, Tiruppur, Tirur, Tiruvannamalai, Tohana, Trichur, Trichy, Trivandrum, Tuticorin, Udaipur, Udumalpet, Udupi, Ujjain, Umbergaon, Una, Unjha, Unnao, Vaddakara, Valsad, Vapi, Varanasi, Vasco - Panjim Clearing, Vellore, Veraval, Vidisha, Vijapur, Vijayawada, Villupuram, Virudhunagar, Visakhapatnam, Visnagar, Vizianagaram, Vrindavan, Vyara, Wankaner, Warangal, Wardha, Washim, Yavatmal, Zira

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