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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 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 / printout of KYC compliance status downloaded from CVL website 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 City

Address

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 / Sub-Option	Start Date	Periodicity (Mthly / Qly)	Each amount of installment	Number of installments
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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, Mode of Holding 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 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/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, Jamshepur, 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.
- AMC 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] 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 except Principal Global Opportunities Fund and Principal Child Benefit Fund: Entry Load - 2.25% (For Direct Investment - Nil) and Exit Load - 1% if redeemed before 1 year from the date of allotment. For ELSS - Exit Load is Nil. Principal Global Opportunities Fund: Entry Load - 2.50% (For Direct Investment - Nil) and Exit Load - 1% if redeemed before 1 year from the date of allotment. Principal Child Benefit Fund - Career Builder Plan only: 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 \leq 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 - For investment less than Rs. 1 crore - 1% if redeemed before 180 Days from the date of allotment. For investment of Rs. 1 crore and above but less than 5 crores - 0.25% if redeemed before 90 Days from the date of allotment. For investment of Rs. 5 crores and above - Nil. Principal Floating Rate Fund - Flexible Maturity Plan: Entry Load - Nil; Exit Load - 0.25% if redeemed on or before 90 days for subscription \leq 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 to 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.