

## KEY INFORMATION MEMORANDUM & APPLICATION FORMS

Offer of units at applicable NAV based price



### INVESTMENT MANAGER

Principal Pnb Asset Management Company Private Limited Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.

Principal Mutual Fund

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

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

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

This KIM is dated April 30, 2012.

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# Principal Growth Fund (An open ended Equity Scheme)

Investment Objective	To achieve long tern	n capital appreciati	on.						
Asset Allocation Pattern	Under normal circumsta	ances, the asset alloca	ation would be as follows	:					
of the Scheme	Types of Instruments				% of Net Asset	s of the scheme	Risk		
					Min.	Max.	Profile		
	Equity and Equity relate	ed instruments			65%	100%	High		
			ey Market instruments - o 35% of the net assets of	the Scheme.	0%	35%	Low to Medium		
	The AMC further reserve Funds not exceeding 15 be subject to restriction	res the right to invest 9% of the net assets o s imposed by SEBI / R	erves the right to invest in in ADRs / GDRs and / or 0 f the Scheme. Investment BI or any other regulatory Fund may deploy upto 50	Overseas Financ in Derivatives / authority from	ial debt instrume ADRs / GDRs / O n time to time.	nts including un verseas Financial	its of Overseas Mutu debt instruments sh		
lisk Profile of the Scheme			ks including the possible e investment. Scheme						
nvestment Plans & Options	Dividend and Growt	h Option. The Divi	dend Option offers th	e facility of P	ayout, Reinves	tment and Sw	eep.		
Applicable NAV	Please Refer to Page	No. 24							
Iinimum Application	Purchase		Addition	al Purchase		Re	purchase		
Amount / Number of Units	₹ 5,000 and any am under each option	ount thereafter		d any amoun ch option	it thereafter	₹5	500 or 50 units		
Despatch of Repurchase Redemption) Request	Within 10 business Mutual Fund.	days of the receip	t of the redemption r	equest at th	e Official Point	s of Acceptar	ice of the Princip		
Benchmark Index	BSE 200 Index								
Risk Mitigation Factors	Please Refer to Page	No. 28							
Folio Count & Asset Under Management (AUM) As on March 31, 2012)	Folio - 82719 • AU	olio - 82719 • AUM - ₹ 197.44 Crores							
Dividend Policy	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC. Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final								
lame of the Fund Manager	Mr. P.V.K. Mohan								
lame of the Trustee Company	Principal Trustee Co	mpany Private Limi	ited						
Performance of the	Returns (%) of Grov	vth Option as at M	larch 30, 2012		Year-v	vise Absolute I	Returns		
cheme	Period	Returns (%)	BSE 200 (%)	100.00	1				
	Last 1 Year	-6.84	-8.77		80.00 - 60.00 -	- Miles			
	Last 3 Years	19.26	24.38		-				
	Last 5 Years	0.49	6.74	8 40.00 8 set municipal (%) 9 0 00			_		
	Since Inception*	14.63	15.68	- <u>~</u> 0.00 -20.00					
	Past performance m	ay or may not be su	istained in the future.	-40.00					
	Note: Returns me compounded annua *October 25, 2000.		are calculated on	-60.00	2007-08 2008-1		010-11 2011-12 BSE 200 Index		
Expenses of the Scheme	<ul> <li>(Any amount in exce</li> <li>(ii) Recurring expe</li> <li>First ₹ 100 crc</li> <li>Next ₹ 300 crc</li> <li>Next ₹ 300 crc</li> <li>Balance</li> <li>(iii) Actual expenses</li> </ul>	edeemed on or bef ss of 1% of the redempt enses as a percen res : 2.50 pres : 2.25 pres : 2.00 : 1.75 s for the previous f	iore 1 Year from the da ion value charged to the unith <b>stage of Average Da</b> inancial year 2011-20	iolder as exit load	I/CDSC shall be cree	lited to the respect	ive scheme immediate		
Waiver of Load for Direct Applications	Please Refer to Page								
Tax Treatment for the nvestors (Unitholders)	Please Refer to Page								
Saily Not Accet Value			ed on all Business Day updated on the AMFI	website i.e. v	www.amfiindia	.com by 9.00			
Daily Net Asset Value NAV) Publication			the website of the Mu	tual Fund i.e	. www.principa	alindia.com			
		also be viewed on		tual Fund i.e	. www.principa	alindia.com			

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

Investment Objective	To provide capital a companies that hav				by inve	sting	predominantly in a w	vell-diversified portfolio c			
Asset Allocation Pattern of the Scheme	Please Refer to Page	e No. 22									
Risk Profile of the Scheme							al. Please read the Sche ctors are summarized	eme Information Documer on Page No. 25			
nvestment Plans & Options	Growth Option and	l Dividend Opt	ion. Dividend Op	otion will ha	ve the	facilit	y of Payout, Reinvestr	nent and Sweep.			
Applicable NAV	Please Refer to Pag	lease Refer to Page No. 24									
Minimum Application	Purchase	Addition	al Purc	hase		Repurchase					
Amount / Number of Units	₹ 5,000 and any an under each option	5,000 and any amount thereafter derived and any amount thereafter under each option ₹ 500 or 50 units									
Despatch of Repurchase (Redemption) Request	Within 10 business Mutual Fund.	Nithin 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.									
Benchmark Index	S&P CNX 500 index	<									
Risk Mitigation Factors	Please Refer to Page	e No. 28									
Folio Count & AUM As on March 31, 2012)	Folio - 40480 • Al	JM - ₹ 105.16	Crores								
Dividend Policy	Trustee. The undistrib	buted portion o	of the income will	remain in th	e Optio	n and	be reflected in the NA	nd at discretion of AMC V, on an ongoing basis. Th n of dividend shall be fina			
Name of the Fund Manager	Mr. Dhimant Shah										
Name of the Trustee Company	Principal Trustee Cc	Principal Trustee Company Private Limited									
Performance of the	Returns (%) of Gro	wth Option as	at March 30, 20	)12.							
Scheme	Period	Returns (%)	S&P CNX 50 (%)		80.0 60.0 % 40.0 20.0	100.00	Year-wise Ab	osolute Returns			
	Last 1 Year	-3.36	-8.17	7		80.00 60.00					
	Last 3 Years	27.97	23.14	4		40.00	-				
	Last 5 Years	9.51	6.06			20.00 0.00	1				
	Since Inception*	11.57	14.79	9		-20.00					
								09-10 2010-11 2011-12 d - Growth S&P CNX 500 Index			
Expanses of the Scheme	(i) Lood Structure										
Expenses of the Scheme	(i) Load Structur		r bafara 1 Vaar	from the da	to of a	lotmo	nt 19/				
Expenses of the Scheme	Exit Load : If r	edeemed on o	or before 1 Year t					e respective scheme immediatel			
Expenses of the Scheme	Exit Load : If r	redeemed on o ess of 1% of the rec penses as a pe ores : 2.50 rores : 2.25	demption value charg ercentage of Av D 5 D	ed to the unitho	older as ex	kit load/	CDSC shall be credited to th	e respective scheme immediatel			
Expenses of the Scheme	Exit Load : If r (Any amount in exce (ii) Recurring exp • First ₹ 100 cr • Next ₹ 300 cr • Next ₹ 300 cr	redeemed on o ess of 1% of the rec penses as a pe ores : 2.50 rores : 2.25 rores : 2.20 : 1.75	demption value charg ercentage of Av ) 5 ) 5	ed to the unitho	older as ex	kit load/ Asse1	CDSC shall be credited to th	e respective scheme immediately			
Waiver of Load for Direct	Exit Load : If r (Any amount in exce (ii) Recurring exp • First ₹ 100 cre • Next ₹ 300 cr • Next ₹ 300 cr • Balance	redeemed on o ess of 1% of the rec penses as a pe ores : 2.50 rores : 2.25 rores : 2.25 rores : 2.00 : 1.75 es for the previo	demption value charg ercentage of Av ) 5 ) 5	ed to the unitho	older as ex	kit load/ Asse1	CDSC shall be credited to th	e respective scheme immediatel			
Naiver of Load for Direct Applications Fax Treatment for the	<ul> <li>Exit Load : If r (Any amount in exce</li> <li>(ii) Recurring exp • First ₹ 100 cre</li> <li>Next ₹ 300 cre</li> <li>Next ₹ 300 cre</li> <li>Balance</li> <li>(iii) Actual expense</li> </ul>	redeemed on o ess of 1% of the rec penses as a pe ores : 2.50 rores : 2.25 rores : 2.25 rores : 2.00 : 1.75 es for the previe e No. 28	demption value charg ercentage of Av ) 5 ) 5	ed to the unitho	older as ex	kit load/ Asse1	CDSC shall be credited to th	e respective scheme immediately			
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value	<ul> <li>Exit Load : If r (Any amount in exce</li> <li>(ii) Recurring exp • First ₹ 100 cm • Next ₹ 300 cm • Next ₹ 300 cm • Balance</li> <li>(iii) Actual expense</li> <li>Please Refer to Page</li> <li>Please Refer to Page</li> <li>Please Refer to Page</li> <li>The NAV of the Fu nationwide circulati</li> </ul>	redeemed on o ess of 1% of the rec penses as a pe ores : 2.50 rores : 2.25 rores : 2.25 rores : 2.00 : 1.75 es for the previe e No. 28 e No. 28 e No. 20 nd will be calc ion and will als	demption value charg ercentage of Av 5 5 ous financial yea culated on all Bu so be updated or	ed to the unitho <b>/erage Dail</b> r 2011-201 usiness Days the AMFI to	2: 2.4:	VAV v i.e. w	(CDSC shall be credited to th ts vill be published in 2	daily newspapers havin 9.00 P.M. on all busines			
Expenses of the Scheme Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact	<ul> <li>Exit Load : If r (Any amount in exce</li> <li>(ii) Recurring exp • First ₹ 100 cm • Next ₹ 300 cm • Next ₹ 300 cm • Balance</li> <li>(iii) Actual expense</li> <li>Please Refer to Page</li> <li>Please Refer to Page</li> <li>Please Refer to Page</li> <li>The NAV of the Fu nationwide circulati</li> </ul>	redeemed on o ess of 1% of the rec penses as a pe ores : 2.50 rores : 2.25 rores : 2.25 rores : 2.00 : 1.75 es for the previo e No. 28 e No. 20 nd will be calc ion and will als also be viewed	demption value charg ercentage of Av 5 5 ous financial yea culated on all Bu so be updated or	ed to the unitho <b>/erage Dail</b> r 2011-201 usiness Days the AMFI to	2: 2.4:	VAV v i.e. w	vill be published in 2	e respective scheme immediately daily newspapers havin y 9.00 P.M. on all busines			

# Principal Global Opportunities Fund (An open ended Fund of Funds Scheme)

Investment Objective						schemes, and a certain of Principal Mutual Fund				
Asset Allocation Pattern	Under normal circum	stances, the asset a	allocation would be a	s follows:						
of the Scheme	Types of Instrumen	ts			of Net Assets	Risk Profile				
	Units of *overseas mutual fund scheme(s).			Min. 85	100	High				
		Money market securities and/or units of money market/			15	Low to				
	liquid schemes of Principal Mutual Fund Medium									
	Investors - LLC (USA)	* Currently Principal Global Investors Funds - Emerging Market Equity Fund - a fund ac nvestors - LLC (USA) has been identified as the portfolio for the purpose. Trustees, at their disc full or part of the investments to any other similar overseas mutual fund scheme(s). Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Sch								
Risk Profile of the Scheme	Mutual Fund Units invo carefully for details or									
nvestment Plans & Options	Dividend and Growth	ividend and Growth options. The Dividend option offers the facility of Payout, Reinvestment and Sweep.								
Applicable NAV	Please Refer to Page	Please Refer to Page No. 24								
Vinimum Application	Purchase		Additiona	al Purchase		Repurchase				
Amount / Number of Units	₹ 10,000 and any am under each option	ount thereafter	₹ 5,000 a under eac	nd any amount :h option	thereafter	₹ 1,000 or 100 units				
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	lays of the receipt	of the redemption r	equest at the	Official Points of Acc	eptance of the Principa				
Benchmark Index	MSCI World Index									
Risk Mitigation Factors	Please Refer to Page									
Folio Count & AUM (As on March 31, 2012)		Folio - 4719 • AUM - ₹ 37.00 Crores								
Dividend Policy	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.									
Name of the Fund Manager	Mr. Rajat Jain									
lame of the Trustee Company	Principal Trustee Con	npany Private Limite	ed							
Performance of the	Returns (%) of Grow	th Option as at Ma	ırch 30, 2012.		Veer wise Alex	aluta Datuma				
Scheme	Period	Returns (%)	60.00	Year-wise Abso						
	Last 1 Year	5.45	-1.06	- 40.00 -						
	Last 3 Years	22.78	15.38	20.00 - چ						
	Last 5 Years	5.51	-3.89	- 00.02 %) - 00.0 - Ketrums						
	Since Inception*	8.68	1.81	-20.00 -						
		Past performance may or may not be sustained in the future40.00								
	Note: Returns more than 1 year are calculated on compounded annualised basis. *March 29, 2004. Principal Global Opportunities Fund - Growth MSCI World Index									
Expenses of the Scheme			re 1 Year from the da n value charged to the unith			respective scheme immediately				
	(ii) Total expenses in	cluding charges le	vied by underlying scl	heme(s): 2.5%	of daily or weekly av	erage net Assets.				
	(iii) Actual expenses	for the previous fir	nancial year 2011-201	12: 1.22%						
Waiver of Load for Direct Applications	Please Refer to Page	No. 28								
	Please Refer to Page	No. 20								
		المعقدان والمحاجم المالان	on all Business Davs							
nvestors (Unitholders) Daily Net Asset Value	website i.e. www.an	olished in 2 daily n nfiindia.com; on all cerix (*) and would	ewspapers having na business days. NAV be updated on AMF	shall be publis Website by 10	shed with one day ti 0.00 a.m. the followi	me lag which would b				
Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication For Investor Grievances please contact	The NAV will be pub website i.e. www.an indicated with an ast	nlished in 2 daily n nfiindia.com; on all erix (*) and would wed on the website	ewspapers having na business days. NAV be updated on AMF	shall be publis Website by 10	shed with one day ti 0.00 a.m. the followi	e updated on the AMF me lag which would be ng business day and the				

# Principal Large Cap Fund (An open ended Equity Scheme)

Investment Objective	To provide capital ap market capitalization	1	dividend distributio	n by predomin	antly investing in	companies having a large					
Asset Allocation Pattern of the scheme	Please Refer to Page	No. 22									
Risk Profile of the Scheme	Document carefully f	or details on risk fac ave majority of its a	tors before investme assets in companies	ent. Scheme sp with a large m	ecific risk factors a arket capitalizatio	ad the Scheme Information are summarized below: n. During the time periods derperform.					
Investment Plans & Options	Growth Option and I	Dividend Option. Div	vidend Option will h	ave the facility	of Payout, Re-inve	stment and Sweep.					
Applicable NAV	Please Refer to Page	No. 24									
Minimum Application	Purchase		Addition	al Purchase		Repurchase					
Amount / Number of Units	₹ 5,000 and any amo under each option	5,000 and any amount thereafter der each option days of the receipt of the redemption request at the Official Points of Acceptance of the Prince									
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	lays of the receipt of	of the redemption r	equest at the (	Official Points of A	Acceptance of the Principa					
Benchmark Index	BSE 100 Index										
Risk Mitigation Factors	Please Refer to Page	No. 28									
Folio Count & AUM (As on March 31, 2012)	Folio - 79629 • AUN	И - ₹ 404.49 Crores									
Dividend Policy	Trustee. The undistribu	ited portion of the in-	come will remain in th	ne Option and be	e reflected in the N	and at discretion of AMC / AV, on an ongoing basis. The on of dividend shall be final.					
Name of the Fund Manager	Mr. Anupam Tiwari										
Name of the Trustee Company	Principal Trustee Con	Principal Trustee Company Private Limited									
Performance of the	Returns (%) of Grow	Returns (%) of Growth Option as at March 30, 2012. Year-wise Absolute Return									
Scheme	Period	Returns (%)	BSE 100 (%)	120.00	Year-wise /	Absolute Returns					
	Last 1 Year	-8.03	-8.63	80.00 - 							
	Last 3 Years	27.87	23.51	<u>୍</u> ରୁ କ୍ରିକ୍ର କ୍ରେ କ୍ରେ କ୍ରେ କ୍ରେ କ୍ରେ କ୍ରେ କ୍ରେ କ							
	Last 5 Years	10.26	6.82			and the second s					
	Since Inception*	16.48	11.90	-20.00 -							
	Past performance ma <b>Note:</b> Returns more th annualised basis. *November 11, 200!	an 1 year are calculat		-40.00 - -60.00 ]	2007-08 2008-09 Principal Large Cap Fi	2009-10 2010-11 2011-12 und - Growth BSE 100 Index					
Expenses of the Scheme		deemed on or befor s of 1% of the redemption <b>ng expenses as a</b> res : 2.50 res : 2.25 res : 2.00 : 1.75	percentage of Ave	older as exit load/CI	DSC shall be credited to	the respective scheme immediately.					
Waiver of Load for Direct Applications	Please Refer to Page	No. 28									
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20									
Daily Net Asset Value (NAV) Publication	The NAV of the Fund nationwide circulation days. The NAV can al	n and will also be up	dated on the AMFI	website i.e. ww	w.amfiindia.com	2 daily newspapers having by 9.00 P.M. on all business .com					
For Investor Grievances please contact	Please Refer to Page	No. 28									
Unitholders' Information	Please Refer to Page	No 28									

# Principal Services Industries Fund (An open ended Equity Scheme)

Investment Objective	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 services 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. 22										
Risk Profile of the Scheme					. Please read the Scheme Informatior sk factors are summarized below:						
	the service industries securities that are n concentration to cert may differ from the	The investments under the Scheme are oriented towards equity/equity related securities of the Companies belonging to the service industries and hence will be affected by the risks associated with these industries. As the Scheme may hol securities that are not in the CNX Services Sector Index and may invest in limited number of industries with high concentration to certain industries, it may perform differently from the general stock market. Further Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investmer pattern indicated under normal circumstances.									
Investment Options	Growth Option and	rowth Option and Dividend Option. Dividend Option will have the facility of Payout, Re-investment and Sweep.									
Applicable NAV	Please Refer to Page	lease Refer to Page No. 24									
Minimum Application	Purchase										
Amount / Number of Units	₹ 5,000 and any am thereafter under eac	₹ 500 or 50 units									
Despatch of Repurchase (Redemption) Request	Within 10 business Mutual Fund.	Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.									
Benchmark Index	CNX Services Sector	Index									
Risk Mitigation Factors	Please Refer to Page	No. 28									
Folio Count & AUM (As on March 31, 2012)	Folio - 37727 • AU	Folio - 37727 • AUM - ₹ 74.23 Crores									
Dividend Policy	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.										
Name of the Fund Manager	Mr. Rajat Jain [Ass	Mr. Rajat Jain [Assistant Fund Manager - Mr. Anupam Tiwari]									
Name of the Trustee Company	Principal Trustee Company Private Limited										
Performance of the scheme	Returns (%) of Grow	rth Option as at M	arch 30, 2012.	Year-wise Absolute Returns							
	Period	Returns (%)	CNX Service Sector Index (%)	80.00							
	Last 1 Year	-13.71	-9.65	60.00 -							
	Last 3 Years	19.19	23.22	8 40.00 - Ling 20.00 - Ling 20.00 -							
	Last 5 Years	3.05	5.54	Jo.00 2000							
	Since Inception*	4.07	8.58	-20.00 -							
	Past performance ma <b>Note:</b> Returns mo compounded annua *March 6, 2006.	2008-09 2009-10 2010-11 2011-12 Principal Services Industries Fund - Growth CNX Service Sector Index									
Expenses of the Scheme		deemed on or befo	ore 1 Year from the da on value charged to the unithe		be credited to the respective scheme immediately.						
	<ul> <li>(ii) Annual Recurring expenses as a percentage of Average Daily Net Assets</li> <li>First ₹ 100 crores : 2.50</li> <li>Next ₹ 300 crores : 2.25</li> <li>Next ₹ 300 crores : 2.00</li> <li>Balance : 1.75</li> </ul>										
	(iii) Actual expenses	for the previous fi	inancial year 2011-201	2: 2.50%							
Waiver of Load for Direct Applications	Please Refer to Page	No. 28									
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20									
Daily Net Asset Value (NAV) Publication	nationwide circulatio	n and will also be		vebsite i.e. www.amfi	ublished in 2 daily newspapers having iindia.com by 9.00 P.M. on all busines incipalindia.com						
For Investor Grievances please contact	Please Refer to Page	No. 28									
Unitholders' Information	Please Refer to Page	No. 20									

# Principal Index Fund (An open ended Index Scheme)

Investment Objective	results commensurate					errors endeavour to attain					
Asset Allocation Pattern	Under normal circumstances, the asset allocation would be as follows:										
of the Scheme	Types of Instrumen	ts		% of Net A	ssets	Risk Profile					
			Minim	-	Maximum						
	Nifty Stocks		0%		100%	Medium to High					
	Money Market Instruments         0%         10%         Low										
		The Asset Management Company reserves the right to invest in derivatives up to 50% of the net assets of the S Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock									
Risk Profile of the Scheme		Autual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Informatic Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized on Page No. 2									
nvestment Plans & Options	Dividend and Growth	idend and Growth Option. The Dividend Option offers the facility of Payout, Reinvestment and Sweep.									
Applicable NAV	Please Refer to Page										
Ainimum Application	Purchase Additiona			al Purchase		Repurchase					
Amount / Number of Units	₹ 5,000 and any amo under each option.	₹ 500 and under eac	any amount h option.	thereafter	₹ 500 or 50 units						
Despatch of Repurchase Redemption) Request	Within 10 business of Mutual Fund.	lays of the receip	t of the redemption re	equest at the	Official Points of	Acceptance of the Princip					
Benchmark Index	S&P CNX Nifty Index										
Risk Mitigation Factors	Please Refer to Page	No. 28									
Folio Count & AUM (As on March 31, 2012)	Folio - 1005 • AUM	- ₹ 13.36 Crores									
Dividend Policy	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.										
Name of the Fund Manager	Mr. Rajat Jain										
lame of the Trustee Company	Principal Trustee Corr	pany Private Limi	ted								
Performance of the	Returns (%) of Grow	th Option as at M	arch 30 2012								
Scheme	Period	Returns (%)	S&P CNX Nifty (%)	80.00	Year-wise Absolute Returns						
	Last 1 Year	-8.07	-8.48	60.00		10 C					
	Last 3 Years	20.70	21.13	40.00							
	Last 5 Years	5.76	6.73	0.00 ger 1000 ger 10000 ger 1000 ger 10							
	Since Inception*	10.68	11.64								
	Past performance may <b>Note:</b> Returns mo compounded annuali *July 27, 1999.		-20.00 -40.00 -60.00		2009-10 2010-11 2011-12 - Growth S&P CNX Nifty Index						
Expenses of the Scheme	(ii) Total expenses o Average Daily Ne	f the scheme incl et Assets	-	managemen		the respective scheme immediatel s shall not exceed 1.5% o					
Waiver of Load for Direct Applications	Please Refer to Page	No. 28									
Tax Treatment for the nvestors (Unitholders)	Please Refer to Page	No. 20									
Daily Net Asset Value (NAV) Publication	nationwide circulation	n and will also be		website i.e. w	ww.amfiindia.com	2 daily newspapers havin by 9.00 P.M. on all busine a.com					
For Investor Grievances please contact	Please Refer to Page	No. 28									
Unitholders' Information	Please Refer to Page	No 28									

# Principal SMART Equity Fund (An open ended Equity Scheme)

Investment Objective	The primary objective of the scheme is to seek to generate long term capital appreciation with relatively lower volatility through systematic allocation of funds into equity; and in debt /money market instruments for defensive purposes. The Scheme will decide on allocation of funds into equity assets based on equity market Price Earning Ratio (PE Ratio) levels. When the markets become expensive in terms of 'Price to Earnings' Ratio; the Scheme will reduce its allocation to equities and move assets into debt and/or money market instruments and vice versa.										
Asset Allocation Pattern of the Scheme	Please Refer to Page	No. 22									
Risk Profile of the Scheme	Document carefully for	Autual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: A portfolio managed on PE ratios may not outperform a fully invested portfolio even at the peak of a bull market.									
Investment Plans & Options	Dividend and Growth	dend and Growth Option. The Dividend Option offers the facility of Payout, Reinvestment and Sweep.									
Applicable NAV	Please Refer to Page	No. 24									
Minimum Application	Purchase	hase Additional Purchase Repurcha									
Amount / Number of Units	₹ 5,000 and any amo under each option	5,000 and any amount thereafter ₹ 500 and any amount thereafter ₹ 500 or 50 u									
Despatch of Repurchase (Redemption) Request	Within 10 business o Mutual Fund.	Vithin 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Autual Fund.									
Benchmark Index	Crisil Balanced Fund	Index									
<b>Risk Mitigation Factors</b>	Please Refer to Page	No. 28									
Folio Count & AUM (As on March 31, 2012)	Folio - 11528 • AUN	olio - 11528 • AUM - ₹ 151.55 Crores									
Dividend Policy	Under Dividend Optic Trustee.The undistribu Trustee's decision with	ted portion of the i	ncome will remain in	the Option a	ind be reflect	ed in the NAV	, on an ongoing ba	isis. The			
Name of the Fund Manager	Mr. Anupam Tiwari										
Name of the Trustee Company	Principal Trustee Corr	npany Private Limit	ed								
Performance of the	Returns (%) of Grow	th Option as at Ma	arch 30, 2012.			Year-wise Al	osolute Returns				
Scheme	Period	Returns (%)	Crisil Balanced Fund index (%)		1.00						
	Last 1 Year	0.81	-2.66		0.00						
	Since Inception*	-0.08	-3.70	Returns (%)	-1.00 -						
	Past performance ma <b>Note:</b> Returns mo compounded annual *December 16, 2010	re than 1 year ised basis.	e. n			2011-12 irowth Crisil Balanced Fu o 31st March of the Financia					
Expenses of the Scheme	(i) Load Structure										
-	Exit Load : From	n the date of allotr	ment if redeemed a	ny time -							
			ears - 1.00% • Aft on value charged to the ur	-		he credited to the	rospostivo schomo imm	odiately)			
	(ii) Annual Recurri		-					-			
		• •	xt ₹ 300 crores : 2		•	-	-				
	asset allocation t	o debt/money mar	verage daily net ass ket instruments exc vorking day of the v	eeds 65%. T	his will be d	one observing	the Debt/Money	Market			
	(iii) Actual expenses	for the previous fi	nancial year 2011-2	2012: 2.35%							
Waiver of Load for Direct Applications	Please Refer to Page	No. 28									
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20									
Daily Net Asset Value (NAV) Publication	The NAV of the Fund nationwide circulation days. The NAV can al	n and will also be u	updated on the AM	IFÍ website i.e	e. www.amf	iindia.com by	9.00 P.M. on all b				
For Investor Grievances please contact	Please Refer to Page	No. 28									
Unitholders' Information	Please Refer to Page	No. 28									

# Principal Emerging Bluechip Fund (An open ended Equity Scheme)

- I · · · J	<b>J</b>		1	/						
Investment Objective	To achieve long-term companies.	capital appreciat	tion by investing in ec	quity & equity	related instruments of Mid Cap & Small Cap					
Asset Allocation Pattern of the Scheme	Please Refer to Page	Please Refer to Page No. 23								
Risk Profile of the Scheme	Document carefully for The investments under a broad market portfor stocks. Further Schen	or details on risk t er the Scheme wil olio. Mid Cap & sr nes' performance	factors before investm I be concentrated in th mall cap stocks are ger may differ from the b	ent. Scheme s ne Mid Cap se nerally more vo enchmark ind	principal. Please read the Scheme Information specific risk factors are summarized below: gment and hence may perform differently than platile and less liquid as compared to Large Cap ex to the extent of the investments held in the rd under normal circumstances.					
Investment Plans & Options	Growth Option and [	Dividend Option. I	Dividend Option will h	ave the facility	y of Pay-out, Re-investment and Sweep.					
Applicable NAV	Please Refer to Page	No. 24								
Minimum Application	Purchase	Additi	onal Purchase		Repurchase					
Amount / Number of Units		₹ 5,000 and any amount thereafter thereafter under each option thereafter thereafter under each option thereafter thereafter under each option thereafter								
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.								
Benchmark Index	CNX Midcap Index									
Risk Mitigation Factors	Please Refer to Page									
Folio Count & AUM (As on March 31, 2012)	Folio - 90511 • AUN	olio - 90511 • AUM - ₹ 282.93 Crores								
Dividend Policy	Trustee. The undistribu	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund Manager	Mr. Dhimant Shah	Mr. Dhimant Shah								
Name of the Trustee Company	Principal Trustee Corr	Principal Trustee Company Private Limited								
Performance of the	Returns (%) of Grow	th Option as at M	larch 30, 2012.		Year-wise Absolute Returns					
Scheme	Period	Returns (%)	CNX Midcap Index (%)	180.00 160.00						
	Last 1 Year	-5.76	-3.98	140.00 120.00						
	Last 3 Years	34.08	31.92	00.00 8 00.08 get mu 00.09 get mu						
	Since Inception*	34.53	24.65	40.00						
	Past performance may <b>Note:</b> Returns mo compounded annual	re than 1 year ised basis.		20.00 0.00 -20.00	2008-09* 2009-10 2010-11 2011-12 Principal Emerging Bluechip Fund - Growth CNX Midcap Index					
	*November 12, 2008	5.		* Returns are calculated from the date of allotment to 31st March of the Financial Year.						
Expenses of the Scheme			Fore 1 Year from the dation value charged to the unith		nt - 1%. CDSC shall be credited to the respective scheme immediately.)					
	<ul> <li>First ₹ 100 cror</li> <li>Next ₹ 300 cro</li> <li>Next ₹ 300 cro</li> <li>Balance</li> </ul>	es : 2.50 res : 2.25 res : 2.00 : 1.75	a percentage of Ave		et Assets					
Waiver of Load for Direct Applications	Please Refer to Page	No. 28								
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20								
Daily Net Asset Value (NAV) Publication	nationwide circulation	n and will also be	updated on the AMFI	website i.e. w	vill be published in 2 daily newspapers having www.amfiindia.com by 9.00 P.M. on all business					
	days. The NAV can al	so be viewed on	the website of the Mu	tual Fund I.e.						
For Investor Grievances please contact	days. The NAV can al Please Refer to Page		the website of the Mu	itual Fund I.e.						

# Principal Balanced Fund (An open ended Balanced Scheme)

Investment Objective	To provide long-term fixed income securiti	appreciation and	,	vesting	in a port	folio of equi	ty, equity related securities and			
Asset Allocation Pattern of the Scheme	Please Refer to Page	Please Refer to Page No. 22								
Risk Profile of the Scheme	Document carefully for The value of the equi of individual compan dramatically in respo Values of debt secur economic, political or rise, the price decline As with all Mutual For	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: The value of the equity securities owned by the Scheme changes on a daily basis. Equity Security prices reflect the activities of individual companies and general market and economic conditions. In the short term, equity security prices can fluctuate dramatically in response to these factors. Values of debt securities change daily. Their prices reflect interest rates, market conditions and announcements of other economic, political or financial information. When interest rates fall, the price of a debt security rises and when interest rate rise, the price declines. As with all Mutual Funds, the value of the Scheme's assets under this option may rise or fall. If units are redeemed when their value is less than the price paid for money may be lost by the Unitholder.								
Investment Plans & Options	Dividend and Growt	ividend and Growth Option. The Dividend Option offers the facility of Payout, Reinvestment and Sweep.								
Applicable NAV	Please Refer to Page	No. 24								
Minimum Application	Purchase		Addition	al Purc	hase		Repurchase			
Amount / Number of Units	₹ 5,000 and any amo under each option	ount thereafter	₹ 500 and under ead			ereafter	₹ 500 or 50 units			
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.								
Benchmark Index	CRISIL Balanced Fund	d Index								
Risk Mitigation Factors	Please Refer to Page	lease Refer to Page No. 28								
Folio Count & AUM (As on March 31, 2012)	Folio - 4239 • AUN	-olio - 4239 • AUM - ₹ 17.55 Crores								
Dividend Policy	Trustee. The undistribut	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.								
Name of the Fund Manager	Mr. P.V.K. Mohan & Mr. Pankaj Jain									
Name of the Trustee Company	Principal Trustee Cor	Principal Trustee Company Private Limited								
Performance of the	Returns (%) of Growth Option as at March 30, 2012.									
Scheme	Period Returns (%) CRISIL Balanced Fund Index (%)				80.00	Year-w	se Absolute Returns			
	Last 1 Year	-2.98	-2.66	-	60.00 -					
	Last 3 Years Last 5 Years	18.95 7.26	16.34	Returns (%)	40.00 -	_				
	Since Inception*	9.27	7.90 N.A.	Retur	20.00 -					
	Past performance ma <b>Note:</b> Returns mo compounded annual *January 14, 2000.	re than 1 year				007-08 2008-0 ncipal Balanced Fur	9 2009-10 2010-11 2011-12 d - Growth Crisil Balanced Fund Index			
Expenses of the Scheme		deemed on or befo	ore 1 Year from the da				ed to the respective scheme immediately.)			
	<ul> <li>(ii) Recurring expenses as a percentage of Average Daily Net Assets</li> <li>First ₹ 100 crores : 2.50</li> <li>Next ₹ 300 crores : 2.25</li> <li>Next ₹ 300 crores : 2.00</li> <li>Balance : 1.75</li> <li>(iii) Actual expenses for the previous financial year 2011-2012: 2.50%</li> </ul>									
	(iii) / tetaal experises	for the previous in	nanciai year 2011 201							
	Please Refer to Page									
Applications Tax Treatment for the		No. 28								
Investors (Unitholders)	Please Refer to Page Please Refer to Page The NAV of the Fun nationwide circulatio	No. 28 No. 20 d will be calculater n and will also be u	d on all Business Day:	s. The Website	e i.e. www	v.amfiindia.c	om by 9.00 P.M. on all business			
Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value	Please Refer to Page Please Refer to Page The NAV of the Fun nationwide circulatio	No. 28 No. 20 d will be calculate n and will also be t lso be viewed on t	d on all Business Days updated on the AMFI	s. The Website	e i.e. www	v.amfiindia.c	d in 2 daily newspapers having om by 9.00 P.M. on all business ndia.com			

# Principal Retail Equity Savings Fund (An open ended Equity Scheme)

Investment Objective	To provide long term	canital annreciatio	n and regular income	, by investing in	equity and equity re	lated instruments and also					
	in debt and money m	arket instrument	s	by investing in	equity and equity re						
Asset Allocation Pattern of the Scheme	Please Refer to Page	Please Refer to Page No. 23									
Risk Profile of the Scheme						d the Scheme Information Immarized on Page No. 26					
Investment Plans & Options	Growth Option and I	Dividend Option. I	Dividend Option will h	ave the facility	of Pay-out, Re-inves	stment and Sweep.					
Applicable NAV	Please Refer to Page	No. 24									
Minimum Application	Purchase		Addition	al Purchase		Repurchase					
Amount / Number of Units^	₹ 5,000 and any amount thereafter ₹ 500 and any amount thereafter ₹ 500 or 50 units										
		^Subscriptions (by way of purchase / switch in or in any mode) is restricted only for individual investors (including HUF: Persons & where an individual is an ultimate beneficiary). Further, Dividend Option under the scheme is not available Switch-in.									
Despatch of Repurchase (Redemption) Request	Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.										
Benchmark Index	BSE 100 Index										
Risk Mitigation Factors	Please Refer to Page	No. 28									
Folio Count & AUM (As on March 31, 2012)	Folio - 6126 • AUM	Folio - 6126 • AUM - ₹ 23.35 Crores									
Dividend Policy	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.										
Name of the Fund Manager	Mr. Rajat Jain										
Name of the Trustee Company	Principal Trustee Corr	ipany Private Limi	ited								
Performance of the Scheme	Returns (%) of Grow	th Option as at M	larch 30, 2012.								
	Period	Returns (%)	BSE 100 Index (%)	100.00 - 80.00 -	Year-wise At	osolute Returns					
	Last 1 Year	-9.95	-8.63	60.00 -							
	Last 3 Years	18.35	23.51	& 40.00 - 8 20.00 -							
	Last 5 Years	7.15	6.82	- 20.00 - Bergaria		and the second sec					
	Since Inception*	15.57	13.01	-20.00 -							
	Past performance may o <b>Note:</b> Returns more the annualised basis. *January 7, 1998.			-40.00 - -60.00 -	2007-08 2008-09 20	109-10 2010-11 2011-12 ty Savings Fund - Growth					
Expenses of the Scheme	(Any amount in excess	of 1% of the redempting of 1% of the redemption of the redemptic of the redemption of the redemption o	ore 1 year from the dation value charged to the unith	older as exit load/0	CDSC shall be credited to th	e respective scheme immediately.					
	Balance	: 1.75									
	(iii) Actual expenses	for the previous f	inancial year 2011-20	12: 2.50%							
Waiver of Load for Direct Applications	Please Refer to Page	No. 28									
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20									
Daily Net Asset Value (NAV) Publication	nationwide circulation	n and will also be	ed on all Business Day updated on the AMFI the website of the Mu	website i.e. w	ww.amfiindia.com b	daily newspapers having 9.00 P.M. on all business com					
For Investor Grievances please contact	Please Refer to Page	No. 28									
picase contact											

# **Principal Income Fund**

Investment Objective	related securities besides p Short Term Plan (STP) - 1	oreservation of o generate re	f capital. gular income and	d capital	appreciation / accretion through investme appreciation / accretion through investme igned to achieve stable returns over shorte	ent in debt instruments and						
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 2				· · · · · · · · · · · · · · · · · · ·							
Risk Profile of the Scheme					ole loss of principal. Please read the Sche ecific risk factors are summarized on Page							
Investment Plans & Options		fers Payout, Re	einvestment and S	weep fa	portfolios. Both the plans offer Dividend a icility. Dividend Option under both the plan vidend Frequency.							
Applicable NAV	Please Refer to Page No. 2	4										
Minimum Application	Purchase	rchase Additional Purchase Repurchase										
Amount / Number of Units (For LTP & STP)	₹ 5,000 and any amount t under each option	5,000 and any amount thereafter ₹ 500 and any amount thereafter ₹ 500 or 50 units										
Despatch of Repurchase (Redemption) Request	Within 10 business day Mutual Fund.	s of the rec	eipt of the rede	emptior	n request at the Official Points of Act	ceptance of the Principal						
Benchmark Index	CRISIL Composite Bond Fu	nd Index for l	Long Term Plan. (	RISIL Sh	nort Term Bond Fund Index for Short Term	Plan						
Risk Mitigation Factors	Please Refer to Page No. 2	8										
Folio Count & AUM (As on March 31, 2012)	Income Fund - LTP: Folio - Income Fund - STP: Folio -											
Dividend Policy	Under Dividend Option, dividend will be declared subject to availability of distributable surplus and at discretion of AMC / Trustee. The undistributed portion of the income will remain in the Option and be reflected in the NAV, on an ongoing basis. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution of dividend shall be final.											
Name of the Fund Manager	• LTP - Mr. Pankaj Jain •	STP - Mr. Pan	kaj Jain [Assistan	t Fund N	Aanager - Mr. Gurvinder Singh Wasan]							
Name of the Trustee Company	Principal Trustee Company	Private Limite	ed									
Performance of the Scheme	Returns (%) of Growth Op	tion as at Ma	ırch 30, 2012.		× · · · · · · · ·							
Performance of the scheme	Period	Returns (%)	Benchmark Re (%)	eturns⁺	Year-wise Absolute Returns							
	Principal Income Fund - Long Term Plan Last 1 Year Last 3 Years Last 5 Years Since Inception* Period	9.74 8.15 8.21 7.08 <b>Returns</b> (%)	7.67 6.08 6.74 5.30 Benchmark Re (%)	turns <sup>††</sup>	<ul> <li>8.00</li> <li>6.00</li> <li>4.00</li> <li>2.00</li> <li>0.00</li> <li>2007-08</li> <li>2008-09</li> <li>2009-10</li> <li>2010-11</li> <li>2011-12</li> <li>Principal Income Fund - Long Term Plan - Growth</li> <li>Crisil Composite Bond Fund Index</li> </ul>							
	Principal Income Fund - Short Term PlanPrincipal Income Fund - 9.64Principal Income Fund - 9.64Last 1 Year9.648.30Last 3 Years8.056.45Last 5 Years8.577.56Since Inception*7.356.19Past performance may or may not be sustained in the future. Note: Returns more than 1 year are calculated on compounded annualised basis.10.00Note: Returns more than 1 year are calculated on the future. Index10.00* May 9, 200310.01											
Expenses of the Scheme	(i) Load Structure: Exit STP - If redeemed on				e 1 Year from the date of allotment - 1%. Illotment - 0.50%.							
	(iii) Actual expenses for th	.25 • Next ₹ e previous fin	300 crores : 2.00 ancial year 2011	• Next -2012 :	₹ 300 crores : 1.75 ● Balance : 1.50							
Waiver of Load for Direct	Income Fund - Long T Please Refer to Page No		, /0, Income Fu	nu - 3110	летенн нан . 0. <i>37 /</i> 0							
Applications Tax Treatment for the Investors (Unitholders)	Please Refer to Page No	. 20										
Daily Net Asset Value (NAV) Publication	nationwide circulation a	nd will also l	be updated on <sup>•</sup>	the AM	ays. The NAV will be published in 2 FI website i.e. www.amfiindia.com by Autual Fund i.e. www.principalindia.com	9.00 P.M. on all business						
For Investor Grievances	Please Refer to Page No				· · ·							
please contact												

## Principal Near-Term Fund Conservative Plan and Corporate Bond Plan (An open-ended Debt Scheme)

Conservative Plan an	d Corporate Bond	Plan (An of	pen-ended D	ebt Schei	me)			
Investment Objective		e primary obje	ective is to gener		through investments in debt securities a e and capital gains through investme			
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 2	3						
Risk Profile of the Scheme					loss of principal. Please read the Sc ic risk factors are summarized on Pag			
Investment Plans & Options	Near-Term Fund offers two investment Plans – Moderate Plan and Conservative Plan, with separate Portfolios. Corporate Bond Plan Conservative Plan							
	Dividend & Growth Optic		·		Dividend & Growth Option			
	Dividend Option offers Mor Reinvestment and Sweep fa		with Payout,		Frequency / Facilities under Divide • Daily & Weekly Dividend - Rein • Monthly Dividend - Payout, Rei	vestment Facility		
Applicable NAV	Please Refer to Page No. 2	4						
Minimum Application	Purchase			Additional Purchase		Repurchase		
Amount / Number of Units (For Conservative Plan & Moderate Plan)	₹ 5,000 and any amount t under each option			under each		₹ 500 or 50 units		
Despatch of Repurchase (Redemption) Request	Within 10 business days Mutual Fund.	s of the rece	ipt of the rede	emption re	equest at the Official Points of A	Acceptance of the Principal		
Benchmark Index	Corporate Bond Plan - C	risil Composite	Bond Fund Ind	ex • Cons	ervative Plan - CRISIL Liquid Fund Ir	ndex		
<b>Risk Mitigation Factors</b>	Please Refer to Page No. 2	8						
Folio Count & AUM (As on March 31, 2012)	Conservative Plan: Folio - Corporate Bond Plan: Foli							
Dividend Policy	undistributed portion of th	ie income will i	remain in the op	otion and be	ity of distributable surplus and at dis e reflected in the NAV, on an ongoin of distribution of dividend shall be f	g basis. The Trustee's decision		
Name of the Fund Manager	Mr. Pankaj Jain [Assistant	Fund Manager	r - Mr. Gurvinde	r Singh Was	san]			
Name of the Trustee Company	Principal Trustee Company	Private Limited	d					
Performance of the Scheme	Returns (%) of Growth Opt	ion as at March	n 30, 2012.		Year-wise Abs	olute Returns		
	Period	Returns (%)	Crisil Liquid Index (S		8.00			
	Conservative Plan Last 1 Year Last 3 Years	9.60 6.95	8.45 6.10		6.00 - 4.00 - 2.00 -			
	Last 5 Years Since Inception*	7.71	6.91 6.39		0.00 2007-08 2008-09 2009	9-10 2010-11 2011-12		
	Period	Returns	Crisil Comp	oosite	Principal Near-Term Fund Crisil Liquid Fund Index	- Conservative Plan - Growth		
		(%)	Bond Fund In	dex (%)	Year-wise Abs	olute Returns		
	Corporate Bond Plan	9.11	7.67		10.00			
	Last 3 Years	6.65	6.08		(%) 6.00 - 1997			
	Last 5 Years	7.46	6.74					
	Since Inception*	7.07	5.68		2.00 -			
	Past performance may or may not <b>Note:</b> Returns more than 1 year a annualised basis. *September 14, 2004.				0.00 2007-08 2008-09 2003 Principal Near-Term Fund - C Crisil Composite Bond Fund			
Expenses of the Scheme	(Any amount in excess of 1 (ii) Recurring expenses a • First ₹ 100 crores : 2.	<ul> <li>From the data</li> <li>From 12 n</li> <li>of the redemp</li> <li>as a percentag</li> <li>25 • Next ₹ 30</li> </ul>	te of allotment nonths and upto tion value charged ge of Average 00 crores : 2.00	if redeemed 24 months to the unitho <b>Daily Net A</b> • Next ₹ 30	- 1% • After 24 months - Nil. Ider as exit load/CDSC shall be credited to th			
Waiver of Load for Direct Applications	Please Refer to Page No	. 28						
Tax Treatment for the Investors (Unitholders)	Please Refer to Page No	. 20						
Daily Net Asset Value (NAV) Publication		e updated on	the AMFI web	site i.e. ww	NAV will be published in 2 daily new w.amfiindia.com by 9.00 P.M. The			
For Investor Grievances please contact	Please Refer to Page No	. 28						
Unitholders' Information	Please Refer to Page No	. 28						

# Principal Debt Savings Fund (An open ended Income Fund)

Investment Objective	to the Unitholders and also equity and equity related in	o to ge Istrume nt objee	nerate long-teri ints. ctive of Retail Pl	m capit an is th	al appreciation by investing e same as that of the Mont	g a portic	periodical income distribution on of the Scheme's assets in ne Plan. However, Retail Plan r markets.
Asset Allocation Pattern of the Scheme	Please Refer to Page No. 23						
Risk Profile of the Scheme	Mutual Fund Units involve Document carefully for deta	investn ils on ri	nent risks includ sk factors before	ding the	e possible loss of principal. ment. Scheme specific risk f	Please re actors are	ead the Scheme Information summarized on Page No. 25
Investment Plans & Options <sup>^</sup>		nd Opti	ion offers Payou	ıt, Reinv	estment and Sweep facility		io. Both offer Dividend and Option offers Accumulation
Applicable NAV	Please Refer to Page No. 24						
Minimum Application	Purchase				Additional Purchase		Repurchase
Amount / Number of Units	₹ 5,000 and any amount there under each option	eafter			₹ 500 and any amount there under each option	after	₹ 500 or 50 units
Despatch of Repurchase (Redemption) Request	Within 10 business days o Mutual Fund.	f the re	eceipt of the re	dempti	on request at the Official I	Points of	Acceptance of the Principa
Benchmark Index	CRISIL MIP Blended Index						
<b>Risk Mitigation Factors</b>	Please Refer to Page No. 28	3					
Folio Count & AUM (As on March 31, 2012)	MIP: Folio - 4801 • AUM Retail Plan: Folio - 5566 •						
Dividend Policy	Under Dividend Plan, divider The undistributed portion of decision with regard to avail	the inc	ome will remain	in the I	Plan and be reflected in the l	VAV, on ar	n ongoing basis. The Trustee's
Name of the Fund Manager	Mr. Rajat Jain and Mr. Pank	aj Jain	[Assistant Fu	nd Mar	nager - Mr. Anupam Tiwari		
Name of the Trustee Company	Principal Trustee Company	Private	Limited				
Performance of the Scheme	Returns (%) of Growth Plan as at I	March 30	, 2012.				
	Period	Returns	CRISIL MIP				
	Monthly Income Plan	(%)	Blended Index (%)				
	Last 1 Year	5.76	5.36	18.00 -	Year-wise Absolute Returns	25.00	Year-wise Absolute Returns
	Last 3 Years Last 5 Years	8.43 8.47	8.58 7.35	16.00 · 14.00 ·		20.00 -	
	Since Inception*	8.55	8.28	운 12.00 · 을 10.00 ·		- 15.00 - %	L 1.
	Retail Plan			- 00.01 Ketrrus - 00.8 Getrus - 00.0		10.00 - 분월 5.00 -	
	Last 1 Year	2.82	5.36	4.00 · 2.00 ·		0.00 -	المراقع المحمد ال
	Last 3 Years Last 5 Years	9.02 8.68	8.58 7.35	0.00		-5.00	
	Since Inception**	8.12	6.81		2007-08 2008-09 2009-10 2010-11 2011-12 Principal Debt Savings Fund -MIP - Growth		2007-08 2008-09 2009-10 2010-11 2011-12 Principal Debt Savings Fund - Retail Plan - Growth
	Past performance may or may not be si Note: Returns more than 1 year are annualised basis. *May 23, 2002. **December 30, 200	ustained ir calculate	the future.		Crisil MIP Blended Index		Grisil MIP Blended Index
Expenses of the Scheme	Retail Plan - If redeemed	l on or b	pefore 1 Year from	n the da			tment - 1%. ) the respective scheme immediately.
					Net Assets		
	<ul> <li>(ii) Recurring expenses as</li> <li>First ₹ 100 crores : 2.25</li> </ul>	•			tt ₹ 300 crores : 1.75 • Balance	e : 1.50	
		• Next previous	300 crores : 2.0 financial year 20	0 • Ne> 11-2012	t ₹ 300 crores : 1.75 • Baland	:e : 1.50	
	<ul> <li>First ₹ 100 crores : 2.25</li> <li>(iii) Actual expenses for the p</li> </ul>	• Next previous 25%, R	300 crores : 2.0 financial year 20	0 • Ne> 11-2012	t ₹ 300 crores : 1.75 • Baland	te : 1.50	
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders)	<ul> <li>First ₹ 100 crores : 2.25</li> <li>(iii) Actual expenses for the p Monthly Income Plan : 2.</li> </ul>	• Next previous 25%, R	300 crores : 2.0 financial year 20	0 • Ne> 11-2012	t ₹ 300 crores : 1.75 • Baland	re : 1.50	
Applications Tax Treatment for the	<ul> <li>First ₹ 100 crores : 2.25</li> <li>(iii) Actual expenses for the p Monthly Income Plan : 2.</li> <li>Please Refer to Page No. 28</li> </ul>	• Next previous 25%, R 3 be calc will also	₹ 300 crores : 2.0 financial year 20 etail Plan : 1.98% ulated on all Bi o be updated of	0 • Nex 11-2012 usiness h the A	t ₹ 300 crores : 1.75 • Baland :: Days. The NAV will be pu MFI website i.e. www.amfii	blished in ndia.com	by 9.00 P.M. on all business
Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value	<ul> <li>First ₹ 100 crores : 2.25</li> <li>(iii) Actual expenses for the p Monthly Income Plan : 2.</li> <li>Please Refer to Page No. 26</li> <li>Please Refer to Page No. 20</li> <li>The NAV of the Fund will nationwide circulation and</li> </ul>	• Next previous 25%, R 3 be calc will also viewed	₹ 300 crores : 2.0 financial year 20 etail Plan : 1.98% ulated on all Bi o be updated of	0 • Nex 11-2012 usiness h the A	t ₹ 300 crores : 1.75 • Baland :: Days. The NAV will be pu MFI website i.e. www.amfii	blished in ndia.com	by 9.00 P.M. on all busines

**Note:** Retail Plan - Subscriptions (by way of purchase / switch in or in any mode) is restricted only for individual investors (including HUFs, Association of Persons & where an individual is an ultimate beneficiary). Further, Dividend Option under Principal Debt Savings Fund - Retail Plan is not available for subscription/Switch-in.(The same may however be open and available for subscription at a later date).

# Principal Cash Management Fund (An open ended Liquid Scheme)

	-						
Investment Objective							considered consistent with rket and investment grade
Asset Allocation Pattern of the Scheme	Please Refer to Page	No. 24					
Risk Profile of the Scheme	Document carefully for As with all Mutual F the value of an invest	or details on ris Junds, the valu Itment at face v	k factors before in e of the Scheme? alue per unit, it is	ivestment. Sch s asset may ri possible to los	eme spec se or fal se money	cific risk factors a I. Although the by investing in	d the Scheme Information re summarized below: Scheme seeks to preserve the Scheme if the units are is therefore not guaranteed.
Investment Plans & Options	The scheme has two <b>Dividend Option ha</b> • Daily Dividend - Re • Monthly Dividend -	<b>is following F</b> investment Fac	requencies / Faci ility • Weekly Div	<b>lities:</b> vidend - Reinve	estment F	acility	
Applicable NAV	Please Refer to Page	No. 24					
Minimum Application	Purchase		Addi	tional Purchase	e		Repurchase
Amount / Number of Units	₹ 5,000 and any amour under each option	nt thereafter		00 and any amo r each option	ount there	after	₹ 1000 or 100 units
Despatch of Repurchase (Redemption) Request	Within 10 Business D Mutual Fund.	ays of the rec	eipt of the redem	ption request	at the Of	fficial Points of A	Acceptance of the Principal
Benchmark Index	CRISIL Liquid Fund In	dex					
Risk Mitigation Factors	Please Refer to Page	No. 28					
Folio Count & AUM (As on March 31, 2012)	Folio - 1852 • AUM	-₹883.63 Cro	pres				
Dividend Policy	Trustee. The undistribu	ted portion of th	he income will rema	ain in the Optio	n and be	reflected in the N	and at discretion of AMC / AV, on an ongoing basis. The on of dividend shall be final.
Name of the Fund Manager	Mr. Pankaj Jain						
Name of the Trustee Company	Principal Trustee Corr	ipany Private Li	mited				
Performance of the Scheme	Returns (%) of Growth	Option as at Ma	rch 31, 2012.				
	Period	Returns (%)	CRISIL Liquid Fund I (%)	ndex	10.00 —	Year-wise Ab	solute Returns
	Last 1 Year	9.35	8.42		8.00 -	- EL -	
	Last 3 Years	6.68	6.09	(%)	6.00 -		- 10 Million - 10
	Last 5 Years	7.37	6.90	Return	4.00 -		
	Last 5 Years Since Inception*	7.37 6.98	6.90 6.37	Return	4.00 -		
		6.98 r may not be sus	6.37 tained in the future.		2.00	2007-08 2008-09 200 Principal Cash Manage Crisil Liquid Fund Indee	
Expenses of the Scheme	Since Inception* Past performance may o Note: Returns more th annualised basis. *August 30, 2004 (i) Load Structure Exit Load : Nil. (Any amount in excess (ii) Recurring expens	6.98 r may not be sust an 1 year are ca of 1% of the rederr es as a percent : 2.25 ● Next ₹	6.37 tained in the future. Idulated on compound aption value charged to the age of Average Da 300 crores : 2.00 •	unded the unitholder as ex <b>iily Net Assets</b> Next ₹ 300 cror	2.00 - 2.	Principal Cash Manage Crisil Liquid Fund Index C shall be credited to 1	nent Fund - Growth
Waiver of Load for Direct	Since Inception* Past performance may o Note: Returns more th annualised basis. *August 30, 2004 (i) Load Structure Exit Load : Nil. (Any amount in excess (ii) Recurring expenss • First ₹ 100 crores	6.98 r may not be sus an 1 year are ca of 1% of the redem es as a percent : 2.25 • Next ₹ r the previous fir	6.37 tained in the future. Idulated on compound aption value charged to the age of Average Da 300 crores : 2.00 •	unded the unitholder as ex <b>iily Net Assets</b> Next ₹ 300 cror	2.00 - 2.	Principal Cash Manage Crisil Liquid Fund Index C shall be credited to 1	nent Fund - Growth
Waiver of Load for Direct Applications Tax Treatment for the	Since Inception* Past performance may o Note: Returns more th annualised basis. *August 30, 2004 (i) Load Structure Exit Load : Nil. (Any amount in excess (ii) Recurring expens • First ₹ 100 crores (iii) Actual expenses for	6.98 r may not be sust an 1 year are ca of 1% of the rederr <b>es as a percent</b> : 2.25 ● Next ₹ r the previous fir No. 28	6.37 tained in the future. Idulated on compound aption value charged to the age of Average Da 300 crores : 2.00 •	unded the unitholder as ex <b>iily Net Assets</b> Next ₹ 300 cror	2.00 - 2.	Principal Cash Manage Crisil Liquid Fund Index C shall be credited to 1	ment Fund - Growth
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value	Since Inception* Past performance may o Note: Returns more th annualised basis. *August 30, 2004 (i) Load Structure Exit Load : Nil. (Any amount in excess (ii) Recurring expenses • First ₹ 100 crores (iii) Actual expenses for Please Refer to Page Please Refer to Page The NAV of the Func	6.98 r may not be sust an 1 year are can of 1% of the redern es as a percent : 2.25 • Next ₹ r the previous fir No. 28 No. 20 d will be calculat n and will also	6.37 tained in the future. Ilculated on compound aption value charged to the age of Average Da 300 crores : 2.00 • hancial year 2011-20 ated on all Calend be updated on the	unded the unitholder as ex iily Net Assets Next ₹ 300 cror 012: 0.17%	2.00 - 2 0.00 - 2 iti load/CDS es : 1.75 -	Principal Cash Manage Crisil Liquid Fund Index C shall be credited to • Balance : 1.50 be published in w.amfiindia.com	ment Fund - Growth
Investors (Unitholders)	Since Inception* Past performance may o Note: Returns more th annualised basis. *August 30, 2004 (i) Load Structure Exit Load : Nil. (Any amount in excess (ii) Recurring expens • First ₹ 100 crores (iii) Actual expenses for Please Refer to Page I Please Refer to Page I The NAV of the Func nationwide circulation	6.98 r may not be sust an 1 year are can of 1% of the redern es as a percent : 2.25 • Next ₹ r the previous fir No. 28 No. 20 d will be calcula n and will also e website of the	6.37 tained in the future. Ilculated on compound aption value charged to the age of Average Da 300 crores : 2.00 • hancial year 2011-20 ated on all Calend be updated on the	unded the unitholder as ex iily Net Assets Next ₹ 300 cror 012: 0.17%	2.00 - 2 0.00 - 2 iti load/CDS es : 1.75 -	Principal Cash Manage Crisil Liquid Fund Index C shall be credited to • Balance : 1.50 be published in w.amfiindia.com	nent Fund - Growth t he respective scheme immediately.) 2 daily newspapers having

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

Investment Objective	To generate returns thr Unitholders.	ough investmen	t in sovereign securiti	es and thus provide capita	al gains and income distribution	on to it		
Asset Allocation Pattern	Under normal circumst	ances, the asset	allocation would be	as follows:				
of the Scheme	Types of Instruments	s of Instruments Normal Allocation (% of Net Assets)						
	Government Securities	overnment Securities Upto 100%						
	Investment in derivative	es shall be upto	35% of the net asse					
Risk Profile of the Scheme					Please read the Scheme Info			
Investment Plans & Options	The Scheme has two ( Payout, Reinvestment a	The Scheme has two Options i.e. Dividend and Growth. Dividend Option offers Quarterly and Annual fr Payout, Reinvestment and Sweep facility.						
Applicable NAV	Please Refer to Page No							
Vinimum Application	Purchase		Additio	nal Purchase	Repurchase			
Amount / Number of Units	₹ 5,000 and any amou under each option	nt thereafter		nd any amount thereafte ach option	r ₹ 500 or 50 u	nits		
Despatch of Repurchase (Redemption) Request	Within 10 business da Mutual Fund.	ys of the receip	t of the redemption	request at the Official P	oints of Acceptance of the F	rincipa		
Benchmark Index	I-Sec Composite Index							
Risk Mitigation Factors	Please Refer to Page No	o. 28						
Folio Count & AUM (As on March 31, 2012)	Folio - 196 ● AUM - ₹							
Dividend Policy	Trustee. The undistribu	ted portion of t	he income wilĺ rema	in in the Óption and be	le surplus and at discretion of reflected in the NAV, on an c frequency of distribution of c	ongoin		
Name of the Fund Manager	Mr. Pankaj Jain	Mr. Pankaj Jain						
Name of the Trustee Company	Principal Trustee Comp	any Private Limi	ted					
Performance of the Scheme	Returns (%) of Growth	Option as at M	arch 30 2012					
	Period	Returns	I-Sec Composite		r-wise Absolute Returns			
		(%)	Index (%)	14.00				
	Last 1 Year	4.32	6.76	10.00				
	Last 3 Years	4.26	5.83	- 00.01 %	al a statu			
	Last 5 Years	6.02	7.88	- 5월 6.00 - 4.00 -	ll a dadh			
	Since Inception*	7.44	N.A.	2.00 -				
	Past performance may or in <b>Note:</b> Returns more than annualised basis.				2008-09 2009-10 2010-11 2011-12 bal Government Securities Fund - Growth composite Index			
	*August 23, 2001.							
Expanses of the Scheme								
Expenses of the Scheme	(i) Load Structure Exit Load : 1% if re		fore 365 days from the		e credited to the respective scheme imm	nediately		
Expenses of the Scheme	<ul> <li>(i) Load Structure</li> <li>Exit Load : 1% if re (Any amount in excess of</li> <li>(ii) Recurring expenses</li> </ul>	f 1% of the redempti <b>5 as a percentag</b>	on value charged to the uni e of Average Daily No	tholder as exit load/CDSC shall be	e credited to the respective scheme imm	nediately		
Expenses of the Scheme	<ul> <li>(i) Load Structure</li> <li>Exit Load : 1% if re (Any amount in excess of</li> <li>(ii) Recurring expenses</li> </ul>	f 1% of the redempti s as a percentag 2.25 • Next ₹ 300	on value charged to the uni e of Average Daily No 0 crores : 2.00 • Next ₹	tholder as exit load/CDSC shall be et Assets 300 crores : 1.75 • Balance	e credited to the respective scheme imm	nediately		
Waiver of Load for Direct	<ul> <li>(i) Load Structure</li> <li>Exit Load : 1% if re (Any amount in excess or</li> <li>(ii) Recurring expenses</li> <li>First ₹ 100 crores :</li> </ul>	f 1% of the redempti <b>5 as a percentag</b> 2.25 • Next ₹ 300 the previous finar	on value charged to the uni e of Average Daily No 0 crores : 2.00 • Next ₹	tholder as exit load/CDSC shall be et Assets 300 crores : 1.75 • Balance	e credited to the respective scheme imm	nediately		
Waiver of Load for Direct Applications Tax Treatment for the	<ul> <li>(i) Load Structure         Exit Load : 1% if re             (Any amount in excess or             (ii) Recurring expenses             • First ₹ 100 crores :             (iii) Actual expenses for         </li> </ul>	f 1% of the redempti s as a percentag 2.25 • Next ₹ 300 the previous finar p. 28	on value charged to the uni e of Average Daily No 0 crores : 2.00 • Next ₹	tholder as exit load/CDSC shall be et Assets 300 crores : 1.75 • Balance	e credited to the respective scheme imm	nediately		
Expenses of the Scheme Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value (NAV) Publication	<ul> <li>(i) Load Structure         Exit Load : 1% if re             (Any amount in excess or             (Any amount in excess or             (ii) Recurring expenses             • First ₹ 100 crores :             (iii) Actual expenses for             Please Refer to Page Ne             Please Refer to Page Ne             The NAV of the Fund             nationwide circulation         </li> </ul>	f 1% of the redempti s as a percentag 2.25 • Next ₹ 300 the previous finar b. 28 b. 20 will be calculate and will also be	on value charged to the uni e of Average Daily No D crores : 2.00 ● Next ₹ ncial year 2011-2012: 2 ed on all Business Da updated on the AMF	tholder as exit load/CDSC shall be <b>at Assets</b> 300 crores : 1.75 • Balance .00% ys. The NAV will be pub	e credited to the respective scheme imm : 1.50 plished in 2 daily newspapers ndia.com by 9.00 P.M. on all b	; havin		
Waiver of Load for Direct Applications Tax Treatment for the Investors (Unitholders) Daily Net Asset Value	<ul> <li>(i) Load Structure         Exit Load : 1% if re             (Any amount in excess or             (Any amount in excess or             (ii) Recurring expenses             • First ₹ 100 crores :             (iii) Actual expenses for             Please Refer to Page Ne             Please Refer to Page Ne             The NAV of the Fund             nationwide circulation         </li> </ul>	f 1% of the redempti s as a percentag 2.25 • Next ₹ 300 the previous finar b. 28 b. 20 will be calculate and will also be b be viewed on the second be viewed on the second b	on value charged to the uni e of Average Daily No D crores : 2.00 ● Next ₹ ncial year 2011-2012: 2 ed on all Business Da updated on the AMF	tholder as exit load/CDSC shall be <b>at Assets</b> 300 crores : 1.75 • Balance .00%	e credited to the respective scheme imm : 1.50 plished in 2 daily newspapers ndia.com by 9.00 P.M. on all b	; havin		

# Principal Bank CD Fund (An open ended Debt Scheme)

Investment Objective	To generate returns b	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	5			,	
Asset Allocation Pattern of the Scheme	Under normal circums		location would be as				
	Types of Instrumen	ts		% of N	et Assets	Risk Profile	
				Minimum	Maximum		
	Bank CDs			80%	100%	Medium to High	
	Of the above other M [including CBLO, Repo Debt Mutual Fund Scl	o, units of Liquid / N	/Ioney Market /	0%	10%	Low to Medium	
	Debt Instruments			10%	20%	Medium to High	
	Subject to the SEBI Re	gulations, the Mutu	al Fund may deploy up	pto 50% of its total	net assets of the S	Scheme in Stock Lendin	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Informa Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: When interest rates fall, the price of a debt security rises and when interest rates rise, the price declines. In addition value of securities held by the Scheme may be affected by factors such as credit rating of the entity that issues the security and effective maturities of the debt securities. As with all mutual funds, if the units are redeemed when their v is less than the price paid for, money may be lost by the Unitholder.						
Investment Plans & Options	The Scheme has two Dividend Option offe			vestment and Swee	ep facility.		
Applicable NAV	Refer to Page No. 24	ŀ					
Minimum Application	Purchase		Additional Pure	chase		Repurchase	
Amount / Number of Units	₹ 5,000 and any amo thereafter under each		₹ 1,000 and any under each optic	amount thereafter		₹ 1,000 or 100 units	
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	lays of the receipt	of the redemption r	equest at the Offic	ial Points of Acc	eptance of the Princip	
Benchmark Index	CRISIL Liquid Fund In	dex					
Risk Mitigation Factors	Please Refer to Page	No. 28					
Folio Count & AUM (As on March 31, 2012)	Folio - 963 • AUM -	₹ 17.45 Crores					
Dividend Policy	Trustee. The undistribu	ited portion of the i	ncome will remain in th	ne Option and be ref	lected in the NAV,	d at discretion of AMC on an ongoing basis. Th of dividend shall be fina	
Name of the Fund Manager	Mr. Pankaj Jain [Assi	stant Fund Manage	er - Mr. Gurvinder Sin	gh Wasan]			
Name of the Trustee Company	Principal Trustee Corr	ipany Private Limit	ed				
Performance of the Scheme	Returns (%) of Grow	th Option as at Ma	arch 30, 2012.		Year-wise Absolut	e Returns	
	Period	Returns (%)	CRISIL Liquid Fund Index (%)	8.00	10.00		
	Last 1 Year	9.15	8.45	- 00.6 % - 00.9 kgt			
	Last 3 Years	6.81	6.10	- 00.4 get	- N. K.		
	Since Inception*	7.52	6.80	2.00 -			
	Past performance ma			0.00 2007-08* 2008-09 2009-10 2010-11 2011-12 Principal Bank CD Fund - Growth Crisil Liquid Fund Index * Returns are calculated from the date of allotment to 31st March of the Financial Ye			
	<b>Note:</b> Returns mo compounded annual		are calculated on				
	*November 6, 2007.						
Expenses of the Scheme			med on or before 6 r	nonths from the da	te of allotment -	0.25%	
	(Any amount in excess (ii) Recurring expense				hall be credited to the r	espective scheme immediatel	
	<ul> <li>First ₹ 100 crores</li> <li>(iii) Actual expenses for</li> </ul>		crores : 2.00 • Next ₹ 3 ial year 2011-2012: 0.5		ance : 1.50		
Waiver of Load for Direct Applications	Please Refer to Page	No. 28					
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20					
						daily newspapers havir 9.00 P.M. on all busine	
	nationwide circulation days. The NAV can al			tual Fund i.e. www	.principalindia.co		
Daily Net Asset Value (NAV) Publication For Investor Grievances please contact		so be viewed on th		tual Fund i.e. www	principalindia.co		

## Principal Retail Money Manager Fund (An Open Ended Liquid Scheme)

Investment Objective	To generate steady ret	urn by investing in	n debt and money ma	arket securiti	les.		
Asset Allocation Pattern of the Scheme	Please Refer to Page No.	24					
Risk Profile of the Scheme	Document carefully fo As with all Mutual Fun of an investment at fa	r details on risk fa ds, the value of th ce value per unit	ctors before investime e Scheme's asset may it is possible to lose r	ent. Scheme rise or fall. A noney by inv	specific risk factors Although the Schem vesting in the Schem	ad the Scheme Informatior are summarized below: e seeks to preserve the value le if the units are redeemed refore not guaranteed.	
Investment Plans & Options <sup>^</sup>	The Scheme has two C Dividend Option has t • Weekly Dividend - R	he following Frequ	uency/Facilities:- • Da				
Applicable NAV	Please Refer to Page N	Please Refer to Page No. 24					
Minimum Application	Purchase		Additional Purchase			Repurchase	
Amount / Number of Units	₹ 5,000 and any amou under each option.	unt thereafter	₹ 1,000 and any under each optic		reafter	₹ 1,000 or 100 units	
Despatch of Repurchase (Redemption) Request	Within 10 business da Mutual Fund.	ays of the receipt	of the redemption r	equest at th	e Official Points of	Acceptance of the Principa	
Benchmark Index	CRISIL Liquid Fund Ind	ex					
Risk Mitigation Factors	Please Refer to Page N	lo. 28					
Folio Count & AUM (As on March 31, 2012)	Folio - 93 • AUM - ₹	0.41 Crores					
Dividend Policy	Trustee. The undistribu	uted portion of th	e income will remain	i in the Óptio	on and be reflected	s and at discretion of AMC in the NAV, on an ongoing y of distribution of dividence	
Name of the Fund Manager	Mr. Pankaj Jain						
Name of the Trustee Company	Principal Trustee Comp	oany Private Limite	ed				
Performance of the Scheme	Returns (%) of Growth	h Option as at Ma	rch 31, 2012				
	Period	Returns (%)	CRISIL Liquid Fund Index (%)		.00 .00	olute Returns	
	Last 1 Year	7.97	8.42	(%	.00 -	- 11 C	
	Last 3 Years	4.48	6.09	. Betru	.00 -		
	Since Inception*	4.32	6.79	. 2.	.00 -		
	Past performance may <b>Note:</b> Returns mor compounded annualis *December 28, 2007.	e than 1 year a ed basis.		0.00 2007-08* 2008-09 2009-10 2010-11 2011-12 Principal Retail Money Manager Fund - Growth Crisil Liquid Fund Index * Returns are calculated from the date of allotment to 31st March of the Financial Yes			
Expenses of the Scheme	(i) Load Structure						
-							
	Exit Load: Nil.						
	(Any amount in excess o		-			the respective scheme immediately.	
	(Any amount in excess of (ii) Recurring expen	ses as a percent	age of Average Dai	ily Net Asse	ts		
	(Any amount in excess of (ii) Recurring expen	ses as a percent s : 2.25% • Nex	age of Average Dai t₹ 300 crores : 2.009	i <b>ly Net Asse</b> % ● Next₹:	ts		
	(Any amount in excess of (ii) Recurring expen • First ₹ 100 crores	ses as a percent s : 2.25% • Nex or the previous fir	age of Average Dai t₹ 300 crores : 2.009	i <b>ly Net Asse</b> % ● Next₹:	ts		
Applications Fax Treatment for the	<ul> <li>(Any amount in excess of</li> <li>(ii) Recurring expen</li> <li>First ₹ 100 crores</li> <li>(iii) Actual expenses for</li> </ul>	ises as a percent s : 2.25% • Nex or the previous fir lo. 28	age of Average Dai t₹ 300 crores : 2.009	i <b>ly Net Asse</b> % ● Next₹:	ts		
Waiver of Load for Direct Applications Tax Treatment for the nvestors (Unitholders) Daily Net Asset Value (NAV) Publication	<ul> <li>(Any amount in excess of</li> <li>(ii) Recurring expen</li> <li>First ₹ 100 crores</li> <li>(iii) Actual expenses for</li> <li>Please Refer to Page N</li> <li>Please Refer to Page N</li> <li>The NAV of the Fund</li> </ul>	ises as a percent s: 2.25% • Next or the previous fir lo. 28 lo. 20 will be calculated and will also be c	age of Average Dai 300 crores : 2.009 ancial year 2011-201 on all Calendar Day updated on the AMFI	ily Net Asse % • Next₹ 12: 0.18% rs. The NAV website i.e.	v <b>ts</b> 300 crores : 1.75% will be published in www.amfiindia.con	Balance : 1.50%     Z daily newspapers having	
Applications Tax Treatment for the nvestors (Unitholders) Daily Net Asset Value	(Any amount in excess of (ii) Recurring expen • First ₹ 100 crores (iii) Actual expenses for Please Refer to Page N Please Refer to Page N The NAV of the Fund nationwide circulation	ises as a percent s: 2.25% • Nextor the previous fir lo. 28 lo. 20 will be calculated and will also be to website of the M	age of Average Dai 300 crores : 2.009 ancial year 2011-201 on all Calendar Day updated on the AMFI	ily Net Asse % • Next₹ 12: 0.18% rs. The NAV website i.e.	v <b>ts</b> 300 crores : 1.75% will be published in www.amfiindia.con	the respective scheme immediately. • Balance : 1.50% 2 daily newspapers having h by 9.00 P.M. The NAV car	

**Note:** Subscriptions (by way of purchase / switch in or in any mode) is restricted only for individual investors (including HUFs, Association of Persons & where an individual is an ultimate beneficiary). Further, Daily & Weekly Dividend Option and Payout & Sweep facility to Monthly Dividend Option under the scheme are not available for subscription/Switch-in (The same may however be open and available for subscription at a later date).

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

## Free Personal Accident Death Insurance upto ₹ 5 lacs\* (Details in the Scheme Information Document)

Investment Objective	To build a high qualit providing returns three			long-ter	m cap	ital gains to the invest	ors. The scheme aims at	
Asset Allocation Pattern of the Scheme	Please Refer to Page	No. 24						
Risk Profile of the Scheme							the Scheme Information ors are summarized on	
<b>Investment Plans &amp; Options</b>	No Plans or Options a	at present						
Applicable NAV	Please Refer to Page	Please Refer to Page No. 24						
Minimum Application	Purchase	Purchase Additional Purchase Repurchase						
Amount / Number of Units^	₹ 500 and any amou	₹ 500 and any amount thereafter ₹ 500 and any amount thereafter ₹ 500 or 50 ur						
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	lays of the receipt	of the redemption	request	at the	Official Points of Acc	eptance of the Principal	
Benchmark Index	BSE 200 Index							
<b>Risk Mitigation Factors</b>	Please Refer to Page	No. 28						
Folio Count & AUM (As on March 31, 2012)	Folio - 119579 • AL	JM - ₹ 221.07 Crore	es					
Dividend Policy		e will remain and b	e reflected in the NA	AV, on ar	n ongo	ing basis. The Trustee's	rustee. The undistributed s decision with regard to	
Name of the Fund Manager	Mr. P.V.K. Mohan							
Name of the Trustee Company	Principal Trustee Corr	npany Private Limite	ed					
Performance of the	Returns (%) as at Ma	rch 30, 2012.				Voor wise Abs	aluto Daturna	
Scheme	Period	Returns (%)	BSE 200 (%)		120.00 -	Year-wise Abs		
	Last 1 Year	-6.05	-8.77		100.00 - 80.00 -			
	Last 3 Years	20.04	24.38	(%)	60.00 -			
	Last 5 Years	1.11	6.74	Returns (%)	40.00 - 20.00 -			
	Since Inception*	15.85	12.13	R	0.00 -		and the second sec	
	Past performance may				-20.00 -			
	Note: Returns mo compounded annual		re calculated on		-60.00 -	2007-08 2008-09 2009	9-10 2010-11 2011-12	
	*March 31, 1996.					Principal Tax Savings Fu		
Expenses of the Scheme	(i) Load Structure							
	Exit Load : Nil							
	(Any amount in excess	of 1% of the redemption	n value charged to the unit	holder as e	xit load/0	CDSC shall be credited to the	respective scheme immediately.)	
	(ii) Recurring expe	•	age of Average Da	aily Net	Asset	S		
	<ul> <li>First ₹ 100 cror</li> <li>Next ₹ 300 cro</li> </ul>							
	• Next ₹ 300 cro							
	<ul> <li>Balance</li> </ul>	: 1.75						
	(iii) Actual expenses	for the previous fin	ancial year 2011-20	12: 2.36	5%			
Waiver of Load for Direct Applications	Please Refer to Page	No. 28						
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20						
Daily Net Asset Value (NAV) Publication	nationwide circulation	n and will also be u	pdated on the AMFI	l website	i.e. w		daily newspapers having 9.00 P.M. on all business m	
For Investor Grievances please contact	Please Refer to Page	No. 28						
Unitholders' Information	Please Refer to Page	No. 28						

\* Conditions Apply.

^ Note: Fresh sale of units (by way of Purchase or Switch-ins) under the scheme has been suspended effective 3 p.m. of September 2, 2011.

Investment Objective	The investment object achieve a return on a				owth of capital. The Invest Index.	ment Manager will aim to		
Asset Allocation Pattern of the Scheme	Please Refer to Page	No. 24						
Risk Profile of the Scheme					loss of principal. Please rea nt. Scheme specific risk fa			
<b>Investment Plans &amp; Options</b>	No Plans or Options	at present						
Applicable NAV	Please Refer to Page	No. 24						
Minimum Application	Purchase	PurchaseAdditional PurchaseRepurchase₹ 500 and any amount thereafter₹ 500 and any amount thereafter₹ 500 or 50						
Amount / Number of Units	₹ 500 and any amou							
Despatch of Repurchase (Redemption) Request	Within 10 business of Mutual Fund.	Within 10 business days of the receipt of the redemption request at the Official Points of Acceptance of the Principal Mutual Fund.						
Benchmark Index	BSE 100 Index							
<b>Risk Mitigation Factors</b>	Please Refer to Page	No. 28						
Folio Count & AUM (As on March 31, 2012)	Folio - 259202 • AU	M - ₹ 464.71 Crore	25					
Dividend Policy	portion of the incom	e will remain and b	e reflected in the NA	.V, on a	is and at discretion of AMC , in ongoing basis. The Truste of dividend shall be final.			
Name of the Fund Manager	Mr. Anupam Tiwari							
Name of the Trustee Company	Principal Trustee Con	npany Private Limite	ed					
Performance of the	Returns (%) as at Ma	arch 30, 2012.						
Scheme	Period	Returns (%)	BSE 100 (%)		100.00 Tear-wise Ab	osolute Returns		
	Last 1 Year	-9.48	-8.63	_	80.00 -			
	Last 3 Years	23.17	23.51		60.00 -			
	Last 5 Years	5.58	6.82	Returns (%)	20.00 -			
	Since Inception*	22.49	11.74	Ret	0.00			
	Past performance ma				-20.00 - -40.00 -			
	Note: Returns mo compounded annual	ore than 1 year a ised basis	are calculated on		-60.00 2007-08 2008-09 20	009-10 2010-11 2011-12		
	*March 31, 1996.					Saver Fund BSE 100 Index		
Expenses of the Scheme	(i) Load Structure							
·····	Exit Load : Ni							
	(Any amount in exces	s of 1% of the redemptior	n value charged to the unith	nolder as	exit load/CDSC shall be credited to t	he respective scheme immediately.)		
	(ii) Recurring expenses as a percentage of Average Daily Net Assets							
	• First ₹ 100 cro		- <b>j -</b>	.,				
	<ul> <li>Next ₹ 300 cro</li> <li>Next ₹ 300 cro</li> </ul>							
	Balance	: 1.75						
	(iii) Actual expenses	for the previous fin	ancial year 2011-20	12: 2.2	24%			
Waiver of Load for Direct Applications	Please Refer to Page	· · · · · · · · · · · · · · · · · · ·						
Tax Treatment for the Investors (Unitholders)	Please Refer to Page	No. 20						
Daily Net Asset Value (NAV) Publication	nationwide circulatio	n and will also be u	pdated on the AMFI	websit	NAV will be published in a e i.e. www.amfiindia.com k and i.e. www.principalindia.	by 9.00 P.M. on all business		
For Investor Grievances please contact	Please Refer to Page	No. 28						
Unitholders' Information	Please Refer to Page	No. 28						

^ Conditions Apply. Also subject to a maximum of  $\overline{\textbf{T}}$  1 lakh.

### TAX & LEGAL & GENERAL INFORMATION

#### TAXATION ON INVESTING IN MUTUAL FUNDS

The following outline of tax implications is provided for general information purposes only, based on the law prevalent as at the date of this document. These implications should be considered in light of the specific facts of an individual case. Furthermore, in the event of periodic amendments to the relevant legislation, the nature and / or quantum of these benefits / implications are subject to change.

Accordingly, it is recommended that each unit holder should appropriately consult his / her tax consultant with respect to the specific tax implications arising out of their participation in the scheme.

#### I. TO THE MUTUAL FUND:

#### Income in the hands of the Mutual Fund

The entire income of a Mutual Fund registered under the Securities and Exchange Board of India Act, 1992 ('SEBI') or any regulations made thereunder is exempt from income tax in accordance with the provisions of Section 10(23D) of the Income-tax Act, 1961 ("the Act").

Income received by such Mutual Fund is not liable for the deduction of income tax at source as per the provisions of Section 196(iv) of the Act. Where the Mutual Fund receives any income from investments made in overseas jurisdictions, this income may be subject to withholding in the relevant jurisdiction. As the income of the Mutual Fund is exempt from tax in India, credits/ refunds in relation to these foreign taxes may not be available in India.

#### Distribution of income by the Mutual Fund to the unit holders

Under Section 115R of the Act, where the income is distributed to the unit holders, the Mutual Fund is required to pay tax on the income distributed by it, as under:

- In case of Money Market Mutual Fund or Liquid Fund
  - @ 25% plus surcharge on such income tax @ 5% plus education cess and secondary and higher education cess @ 3% on the amount of tax and surcharge, on income distributed to individuals and Hindu Undivided Family ('HUFs'); and
  - @ 30% plus surcharge on such income tax @ 5% plus education cess and secondary and higher education cess @ 3% on the amount of tax and surcharge, on income distributed to persons other than individuals and HUFs.
- In case of Other than Equity Oriented Fund, not being a Money Market Mutual Fund or a Liquid Fund
  - @ 12.5% plus surcharge on such income tax @ 5% plus education cess and secondary and higher education cess @ 3% on the amount of tax and surcharge, on income distributed to individuals and HUFs; and
  - @ 30% plus surcharge on such income tax @ 5% plus education cess and secondary and higher education cess @ 3 % on the amount of tax and surcharge, on income distributed to persons other than individuals and HUFs.

Provision (b) to Section 115R(2) of the Act exempts equity oriented mutual funds from distribution tax on income distributed.

Further, in case of income already distributed by the Mutual Fund, the Trustee / AMC reserves the right to recover the additional income tax on distribution of income (if not already recovered or shortfall, if any) so paid from the unit holders of the respective Plan/option.

The expression 'Money Market Mutual Fund' has been defined in Explanation (d) to Section 115T of the Act which means a scheme of a Mutual Fund which has been set up with the objective of investing exclusively in money market instruments as defined in sub-clause (p) of clause (2) of the Securities and Exchange Board of India (Mutual Funds), Regulations, 1996.

The expression 'Liquid Fund' has been defined in Explanation (e) to Section 115T of the Act which means a scheme or plan of a Mutual Fund which is classified by the SEBI as a liquid fund in accordance with the guidelines issued by it in this regard under the Securities and Exchange Board of India Act, 1992 or the regulations made thereunder.

## Classification of the fund as an 'equity oriented fund' or 'other than equity oriented fund' for the purposes of the ${\rm Act}$

The expression 'equity oriented fund' has been defined in Explanation (b) to Section 115T of the Act to include a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than sixty-five per cent of the total proceeds of the fund. Further, as per the proviso to Explanation (b) to Section 115T, the percentage of equity shareholding of the fund shall be computed with reference to the annual average of the monthly averages of the opening and closing figures.

#### II. TO THE UNIT HOLDERS:

#### Deduction from total income

Under Section 80C of the Act, an assessee, being an individual or HUF, is eligible to claim a deduction up to an aggregate of ₹1 lakh on account of sums paid as subscription to units of an Equity Linked Savings Scheme ('ELSS').

Equity Linked Savings Scheme refers to a scheme formulated under Equity Linked Savings Scheme, 2005 as notified by the Central Board of Direct Taxes, Ministry of Finance vide notification dated November 3, 2005 as amended vide notification dated December 13, 2005.

#### Securities Transaction Tax

Under Chapter VII of the Finance (No. 2) Act, 2004 the unit holder is liable to pay Securities Transaction Tax ('STT') on any 'taxable securities transaction' at the applicable rate. Taxable securities transactions include the purchase or sale of units of an equity oriented fund, entered into on the stock exchange or the sale of units of an equity oriented fund to the Mutual Fund.

The purchaser and seller of the units of an equity oriented fund are liable to pay STT @ 0.125<sup>1</sup>% each where the purchase or sale is entered into on a recognized stock exchange and the contract for the purchase and sale of such units is settled by the actual delivery or transfer of such units.

<sup>1</sup> The Finance Bill, 2012 has proposed to reduce the rate to 0.1% with effect from 1 July 2012.

Further, the seller of the units is also liable to pay STT @ 0.025 % in the case of the sale of units of an equity oriented fund where the transaction is entered into on a recognized stock exchange and the contract for the sale of these units is settled otherwise than by the actual delivery or transfer of such units.

At the time of the sale of units of equity oriented fund to the Mutual Fund, the seller is required to pay STT @ 0.25%.

STT is not deductible for the computation of capital gains. However, if it is held that gains on the sale of securities are in the nature of business profits then an amount equivalent to the STT paid on the transaction value will be allowed as a deduction under Section 36 of the Act, from the gains earned in computing the business income.

#### Incomes from Units

Under the provisions of section 10(35) of the Act, any income (other than income arising from the transfer of units) received by any person in on the units of the Mutual Fund are exempt from income tax.

#### Gains on transfer / redemption of Units

Gains arising on transfer / redemption of units as well as switching between schemes will be chargeable to tax under the Act. The characterization of income from investments in securities as 'business income' or 'capital gains' will have to be examined on a case-by-case basis.

#### Business Income

Where the units of the Mutual Fund are regarded as business assets, then any gains arising from the transfer / redemption of units would be taxed under the head of "Profits and gains of business or profession" under section 28 of the Act. The gain / loss is to be computed under the head of "Profits and gains of business or profession" after allowing for normal business expenses (inclusive of the expenses incurred on the transfer).

Business income is chargeable to tax at the following rates:

Assessee	% of Income Tax
Individuals, HUF, Association of Persons	Applicable Slab Rates
Partnership Firms, including Limited Liability Partnerships ('LLPs') & Indian Corporates	30%
Foreign Company	40%

The income tax rates specified above and elsewhere in this document are exclusive of the applicable surcharge, education cess and secondary and higher education cess. The surcharge proposed by the Finance Bill, 2012 is given below:

Assessee	Applicable Surcharge*
Individuals (including proprietorships), HUFs, Association of Persons and Partnership Firms (including LLPs)	Nil
Indian Corporates (if annual income exceeds ₹ 1 crore)	5%
Foreign Companies (if annual income exceeds ₹ 1 crore)	2%

\*Additionally, education cess and secondary and higher education cess is leviable @ 3% on the income tax and surcharge as computed above.

#### ≻ Capital Gains

The mode of computation of capital gains would be as follows:

Sale Consideration	XXX
Less: Cost of Acquisition (Note 1)	(xxx)
Expenses on Transfer (Note 2)	(xxx)
Capital Gains	XXX

Note 1: In case of the computation of long term capital gains, the option of indexation of cost is available.

Note 2: This would include only expenses relating to transfer of units. Normal business expenses would not be allowable.

Capital gains arising on the transfer or redemption of units held for a period of more than 12 months would be regarded as 'long term capital gains' which otherwise would be 'short term capital gains'. In case of ELSS, the units are subject to a lock-in period of 3 years. Accordingly, any sale of units after this lock-in period will qualify as long term capital gain.

#### Long term capital gains

## In the case of other than equity oriented fund, including a money market mutual fund or a liquid fund $% \left( {\left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \right] \left[ {\left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \right] \left[ {\left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \left[ {n_{\rm s}} \left[ {n_{\rm s}} \right] \left[ {n_{\rm s}} \left[ {n_{\rm s}} \left[ {n_{\rm s}} \left[ {n_{\rm s}} \right] \left[ n_{\rm s}} \right] \left[ n_{\rm s}} \left[ {n_{\rm s}} \left[ {n_{\rm s}} \left[ n_{\rm s}} \right] \left[ n_{\rm s} \left[ n_{\rm s}} \left[ n_{\rm s} \left[ n_{\rm s}} n_{\rm s}$

As per Section 112 of the Act, tax on income on long term capital gains arising from the transfer of units shall be lower of the following amount:

- 10% plus applicable surcharge and education cess at the rate of 3% on the amount of tax and surcharge, on the long term capital gains computed without substituting the indexed cost of acquisition in place of the cost of acquisition; or
- (ii) 20% plus applicable surcharge and education cess at the rate of 3% on the amount of tax and surcharge, on the long term capital gains computed after substituting the indexed cost of acquisition for the cost of acquisition.

The benefit of indexation will, however, not be available to specified offshore fund which is taxable @ 10% plus the applicable surcharge and education cess at the rate of 3% on the total amount of tax and surcharge in terms of Section 115AB of the Act. The benefit of indexation will also not be available to Foreign Institutional Investors ('FII') who are taxed under Section 115AD of the Act @ 10% plus applicable surcharge and education cess at the rate of 3% on the total amount of tax and surcharge.

In cases where the taxable income, reduced by long term capital gains of a resident individual or HUF is below the taxable limit, the long term capital gain will be reduced to the extent of this shortfall and only the balance of the long term capital gain is chargeable to income tax.

The following deductions are available on long term capital gains arising on transfer of Mutual Fund units, if the sale proceeds are invested in eligible avenues:

	Section 54 EC	Section 54F
Eligible persons	All assesses	Individual and HUFs
Asset to be purchased to claim exemption	Specified Bonds of National Highways Authority of India and Rural Electrification Corporation Limited (cap of Rupees fifty lakhs in a financial year)	Residential house property
Time-limit for purchase from date of sale of MF units	6 months	Purchase: 1 year backward / 2 years forward & Construction: 3 years forward
Amount Exempt	Investment in the new asset or capital gain whichever is lower	Capital gains proportionate to the investment made from the sale proceeds (subject to other conditions of owning / purchasing the residential house mentioned in the section)
Lock-in period	3 years	3 years

The investment under Section 54EC on account of which the exemption has been claimed from long term capital gains will not be available for deduction under Section 80C of the Act.

#### In case of Equity Oriented Fund

Units of equity oriented funds (which may include ELSS) are subject to STT. Long term capital gains arising from the transfer of such units are exempt under Section 10(38) of the Act. The Mutual Fund would recover the STT from the unit holder at the applicable rate.

#### • Short-term Capital Gain

## In the case of other than Equity Oriented Fund, including a Money Market Mutual Fund or a Liquid Fund

Short term capital gains arising from the transfer of units of funds other than equity oriented scheme would be chargeable to tax as follow:

Short term capital gains are taxed at the normal rates applicable to each unit holder. In case where the taxable income as reduced by short term capital gains of a resident individual or HUF is below the taxable limit, the short term capital gain will be reduced to the extent of this shortfall and only the balance short term capital gain is chargeable to income tax.

#### In the case of an Equity Oriented Fund

Short term capital gains arising from the transfer of units of an equity oriented scheme (as defined under section 115T of the Act), being subject to STT would be charged to tax under section 111A of the Act @ 15% (plus the applicable surcharge, education cess and secondary and higher education cess). The Mutual Fund would recover the STT from the unit holder at the applicable rate when the units are repurchased by the Mutual Fund/ redeemed by the investor.

In case where the taxable income as reduced by short term capital gains of a resident individual or HUF is below the taxable limit, the short term capital gain will be reduced to the extent of this shortfall and only the balance of short term capital gain is chargeable to income tax.

#### Capital losses

Losses under the head capital gains cannot be set off against income under any other head. Further, within the head capital gains, losses arising from the transfer of long term capital assets cannot be adjusted against gains arising from the transfer of a short term capital asset. However, losses arising from the transfer of short term capital assets can be adjusted against gains arising from the transfer of either a long term or a short term capital asset.

Under Section 10(38) of the Act, long term capital gains on sale of units of an equity oriented fund are exempt from income tax subject to certain conditions. Hence, losses arising from such type of transaction of sale of units of equity oriented fund would not be eligible for set off against taxable capital gains.

Unabsorbed long term capital loss (other than the losses relating to sale of units of equity oriented fund as stated above) can be carried forward and set off against the long term capital gains arising in any of the subsequent eight assessment years. Unabsorbed short term capital loss can be carried forward and set off against the income under the head capital gains in any of the subsequent eight assessment years.

Minimum Alternate Tax / Alternate Minimum Tax: The income on the transfer of units of Mutual Fund by a company would be taken into account in computing the book profits and Minimum Alternate Tax, if any, under Section 115JB of the Act (irrespective of whether or not it is exempt under Section 10(38) of the Act).

The taxable income on transfer of units of Mutual Fund would be taken into account in computing the Adjusted Total Income and Alternate Minimum Tax, if any, under Section  $115JC^2$  of the Act.

#### Tax deduction at source on capital gains

#### Resident Unit holders

No income tax is required to be deducted at source from capital gains arising on transfer of units by resident unit holders.

#### In the case of other than equity oriented fund

#### A) Non-Resident Individual unit holders

Tax is required to be deducted at source on payment of any sum chargeable under the provisions of the Act to a non-resident under section 195 of the Act at the following rates.

 $^2\,$  As per the Finance Bill, 2012, provisions of section 115JC would be applicable to all persons other than company who has claimed any deduction under Chapter VI-A under the heading 'C- Deductions in respect of certain incomes' (other than section 80P) or section 10AA.

 On income by way of long term capital gains @ 20% (plus applicable surcharge and education cess)

- On income by way of short term capital gains @ 30% (plus applicable surcharge and education cess)
- A non-resident, eligible to claim treaty benefits, would be governed by the provisions of the Act to the extent that they are more beneficial. Accordingly, tax should be withheld as per the provisions of the Act or the provisions of the relevant Double Taxation Avoidance Agreement (DTAA') whichever is more beneficial to the assessee. However, the Unit holder will be required to provide appropriate documents to the Fund, to be entitled to a beneficial rate under such DTAA. However, the Unit holder will be required to provide appropriate documents to the Fund, to be entitled to a beneficial rate under such DTAA.
- The Finance Bill, 2012 proposes to restrict the treaty benefits available to nonresidents, unless the non-resident obtains a Tax Residency Certificate from their home country, containing such particulars as may be prescribed.

#### B) Offshore Fund unit holders

Under section 196B of the Act, tax shall be deducted at source from long term capital gains @ 10% plus applicable surcharge, education cess and secondary and higher education cess at the rate of 3% on the amount of tax and surcharge.

Tax is required to be deducted at source on payment of any sum chargeable under the provisions of the Act to a non-resident under section 195 of the Act at the applicable rates. A non-resident, eligible to claim treaty benefits, would be governed by the provisions of the Act to the extent that they are more beneficial. Accordingly, tax should be withheld as per the provisions of the Act or the provisions in the DTAA whichever is more beneficial to the assessee, subject to certain conditions. However, the unit holder will be required to provide appropriate documents to the Fund, in order to be entitled to a beneficial rate under the relevant DTAA. The Finance Bill, 2012 proposes to restrict the treaty benefits available to non-residents, unless the non-resident obtains a Tax Residency Certificate from their home country, containing such particulars as may be prescribed.

## - In the case of an equity oriented fund for non-resident unit holders (including offshore fund unit holders)

Tax is required to be deducted at source on payment of any sum chargeable under the provisions of the Act to a non-resident under section 195 of the Act at the following rates:

- Income from way of long term capital gains arising from the transfer of units subject to STT is exempt from tax.
- On income by way of short term capital gains arising from the transfer of units subject to STT taxable under section 111A @ 15% (plus applicable surcharge and education cess).

Tax is required to be deducted at source on payment of any sum chargeable under the provisions of the Act to a non-resident under the provisions of section 195 of the Act at the applicable rates. A non-resident, eligible to claim treaty benefits, would be governed by the provisions of the Act to the extent that they are more beneficial than the DTAA. Accordingly, tax should be withheld as per the provisions of the Act or the provisions in the DTAA whichever is more beneficial to the assessee, subject to certain conditions. However, the unit holder will be required to provide appropriate documents to the Fund, in order to be entitled to a beneficial rate under the relevant DTAA. The Finance Bill, 2012 proposes to restrict treaty benefits to non-residents, unless the non-resident obtains a Tax Residency Certificate from their home country, containing such particulars as may be prescribed.

#### Foreign Institutional Investors

As per the provisions of Section 196D of the Act, no deduction of tax shall be made from any income from capital gains arising from the transfer of securities referred to in Section 115AD, payable to a FII.

#### Failure to provide Permanent Account Number ('PAN')

Section 206AA of the Act inserted by the Finance (No.2) Act, 2009 effective from April 1, 2010 states that the deductee is required to furnish his PAN to the deductor failing which the deductor shall deduct tax at source at higher of the following rates: 1. The rate prescribed in the Act;

- 2. The rate in force i.e., the rate mentioned in the relevant Finance Act; or
- 3. The rate of 20%.

#### **Dividend stripping**

As per Section 94(7) of the Act, loss arising on sale of units which are bought within 3 months of the record date and sold within 9 months after the record date, shall be ignored for the purpose of computing income chargeable to tax to the extent of exempted income received or receivable on such Units.

#### Bonus stripping

As per Section 94 (8) of the Act, units purchased within a period of 3 months prior to record date of entitlement of bonus and sold within a period of 9 months after such date, the loss arising on the transfer of original units shall be ignored for the purpose of computing the income chargeable to tax.

The amount of loss ignored shall be deemed to be the cost of purchase / acquisition of the bonus units.

#### III. Religious and Charitable Trust

Investments in units of the Mutual Fund will rank as an eligible form of investment under Section 11(5) of the Act read with Rule 17C of the Income-tax Rules, 1962 for Religious and Charitable Trust.

#### IV. New pension scheme

Any income, including gains from redemption of units of scheme of Mutual Fund, received by any  $% \left( {{{\rm{T}}_{\rm{T}}}} \right)$ 

person for, or on behalf of, the New Pension System Trust (as established under the provisions of Indian Trust Act, 1882, on 27 February 2008), is exempt in the hands of such person under Section 10(44) of the Act.

STT is not leviable in respect of taxable securities transactions entered into by any person for, or on behalf of, the New Pension System Trust referred to in Section 10(44) of the Act.

#### V. Wealth-tax

Units held under the scheme of the Mutual Fund 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.

#### VI. Gift-tax

The Gift -tax Act, 1958 has been repealed since October 1, 1998. Gift of Mutual Fund units would be subject to income tax in the hands of the donee. As per Section 56(2)(vii), receipts of securities, fair market value of which exceeds fifty thousand rupees, without consideration or without adequate consideration is taxable as income in the hands of individuals / HUFs.

Further the above provision of Section 56(2)(vii) shall not apply to any units received by the donee: (a) From any relative; or (b) On the occasion of the marriage of the individual; or (c) Under a will or by way of inheritance; or (d) In contemplation of death of the payer or donor, as the case may be; or (e) From any local authority as defined in the Explanation to clause (20) of section 10 of the Act; or (f) From any fund or foundation or university or other educational institution or hospital or other medical institution or any trust or institution referred to in clause (23C) of section 10 of the Act; or (g) From any trust or institution registered under section 12AA of the Act. The Finance Bill, 2012, proposes to amend the definition of 'relative' with retrospective effect from October 1, 2009. The term 'relative' shall mean:

A] In the case of an Individual - (i) The spouse of the individual (ii) The brother or sister of the individual (iii) The brother or sister of the spouse of the individual (iv) The brother or sister of either of the parents of the individual (v) Any lineal ascendant or descendant of the individual (vi) Any lineal ascendant or descendant of the spouse of the individual (vii) The spouse of the person referred to in clauses (ii) to (vi), and

B] In case of a HUF, any member thereof.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL LARGE CAP FUND

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

Types of Instruments	% of Net Assets		Risk	
	Minimum	Maximum	Profile	
<ol> <li>Large Cap Equity and Equity related instruments**</li> </ol>	65%	100%	High	
2) Equity & Equity related instruments (other than in (1) above)	0%	35%	High	
3) Money Market Instruments	0%	30%	Low to Medium	

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

The AMC reserves the right to invest in foreign securities and derivatives as follows:-

Particulars	% of Net Assets
Investment in ADR/ GDR and foreign securities (equity and equity related instruments)	Not exceeding 30% of the Net Assets of the scheme (subject to a maximum limit of US \$300 million) or such other limit as specified by SEBI from time to time
Equity Derivatives	Not exceeding 50% of the Net assets subject to limits as specified by SEBI from time to time.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL BALANCED FUND

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

Types of Instruments	% of Net Assets		Risk	
	Minimum	Maximum	Profile	
Equity & Equity Related Instruments	60%	70%	Medium to High	
Debt and Money Market Instruments (incl. Units of Liquid / Money Market / Debt Mutual Fund Schemes and Securitised Debt*)	30%	40%	Low to Medium	

\* Investment in Securitised Debt may be up to 20% of the net assets of the Scheme.

The Asset Management Company reserves the right to invest in derivatives as follows:

Particulars	Normal Allocation (% of Net Assets)
Derivatives	Upto 50% of the net assets of the Scheme

Investment in Overseas Financial Instruments are as follows:

Particulars	% of Net Assets
ADRs / GDRs	Not exceeding 15% of the Scheme's Assets
Overseas Financial Debt Instruments including overseas Mutual Funds	Not exceeding 25% of the Scheme's Assets

Subject to the SEBI Regulations, the Mutual Fund may deploy up to 50% of its total net assets of the Scheme in Stock Lending.

### ASSET ALLOCATION PATTERN FOR PRINCIPAL DIVIDEND YIELD FUND

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

Types of Instruments	% of Net Assets		Risk
	Minimum	Maximum	Profile
Equity and equity related instruments of high dividend-yield companies*	65	100	High
Other equity and equity-related instruments	0	35	High
Cash and Money Market Instruments	0	20	Low to Medium

\* High dividend-yield companies are defined as those having a dividend-yield (i.e 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.

The scheme intends to use derivatives for purposes that may be permitted by SEBI (Mutual Funds) Regulations, 1996 from time to time. The scheme shall have a maximum net derivatives position up to 50% of the portfolio

The Scheme may also invest in overseas financial debt instruments including units of overseas mutual funds, as detailed below:-

Investments will only be made in instruments denominated in US Dollar, Singapore Dollar, Japanese Yen, Euro or Sterling Pound on in any other liquid currency as may be decided by the AMC from time to time and will be subject to following limits:

Particulars	% of Net Assets
Investment in overseas financial debt instruments including units of overseas mutual funds	Not exceeding 35% of the Scheme's assets subject to a maximum limit of US \$300 million per mutual fund or such other limit as specified by SEBI from time to time.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

#### ASSET ALLOCATION PATTERN FOR PRINCIPAL SERVICES INDUSTRIES FUND

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

Types of Instruments	% of Net Assets		Risk
	Minimum	Maximum	Profile
Equity and Equity Related Instruments of Services Industries	70%	100%	High
Debt (including securitised debt*) and Money market instruments	0%	30%	Low to Medium

\* Investment in the securitised debt may be up to 30% of the net assets of the Scheme

The Asset Management Company reserves the right to invest in foreign securities and derivatives as follows:

Particulars	% of Net Assets
Investment in ADR/ GDR and foreign securities (equity and equity related instruments)	Not exceeding 30% of the Net Assets of the scheme (subject to a maximum limit of US \$300 million) or such other limit as specified by SEBI from time to time.
Equity Derivatives	Not exceeding 50% of the Net assets subject to limits as specified by SEBI from time to time.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL SMART EQUITY FUND

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

Types of Instruments	% of Net Assets	Risk Profile
Equity & Equity Related Instruments of Large Cap Companies	0% to 100%	Medium to High
Debt or Money Market Securities and/or units of money market / liquid schemes of Principal Mutual Fund	0% to 100%	Low to Medium

Investment in derivatives shall be upto 50% of the net assets of the Scheme. Deployment upto 50% of its total net assets of the Scheme in Stock Lending, subject to the SEBI regulations.

The Scheme has no intention to invest in Securitised Debt.

Large Cap Stocks are defined as stocks with market cap equal to or above the market cap of the lowest market cap stock of the BSE 100 Index and which may or may not be a constituent of the BSE 100 Index at the time of investment. The universe may also include Initial Public Offerings whose market capitalization would be as per the above-mentioned criteria. This large cap cutoff will be so determined taking into account the full market cap range of the BSE 100 index at the end of every calendar quarter. Such market cap range once determined at quarter-end will apply to all investment decisions made during the following quarter. The market cap criteria will apply only at the time of making investment decision. If a stock so qualifies for investment based on above market cap criteria at the time of investment; the fund may continue to hold the stock irrespective of market cap movement of the stock subsequent to investment in the stock. The lower end of the full market cap of BSE 100 Index as on March 31, 2012 was ₹ 3,588.77 crores.

### ASSET ALLOCATION PATTERN FOR PRINCIPAL EMERGING BLUECHIP FUND

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

Types of Instruments	% of Net Assets		Risk	
	Minimum	Maximum	Profile	
Equity & Equity related instruments of Mid Cap Companies	65%	95%	High	
Equity & Equity related instruments of Small Cap Companies	5%	15%	High	
Equity & Equity related instruments of Companies other than Mid & Small Cap Companies	0%	30%	High	
Total Equity	70%	100%	High	
Cash and Money Market / Fixed Income Securities (including MIBOR Linked Short Term Papers & Securitised Debt*)	0%	30%	Low to Medium	

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

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

**Note:** The Asset Management Company (AMC) reserves the right to invest in derivatives (Equity Derivatives) not exceeding 50 % of the Net Assets, subject to limits specified by SEBI from time to time. The AMC further reserves the right to invest in foreign securities and derivatives subject to SEBI/RBI or any other Regulatory Authorities permitted from time to time.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL RETAIL EQUITY SAVINGS FUND

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

Types of Instruments	% of Net Assets		Risk	
	Minimum	Maximum	Profile	
Equity & Equity Related Instruments	65%	100%	Medium to High	
Debt and Money Market Instruments (Including Units of Liquid / Money Market / Debt Mutual Fund Scheme(s) and Securitised Debt*)	0%	35%	Low to Medium	

\* Investment in Securitised Debt may be up to 20% of the net assets of the Scheme. The Asset Management Company reserves the right to invest in derivatives as follows:

Particulars	% of Net Assets
Derivatives	Upto 50% of the net assets of the Scheme

Investment in Overseas Financial Instruments are as follows:

Particulars	% of Net Assets
ADRs / GDRs	Not exceeding 15% of the Scheme's Assets
Overseas Financial Debt Instruments including overseas Mutual Funds	Not exceeding 25% of the Scheme's Assets

Subject to the SEBI Regulations, the Mutual Fund may deploy up to 50% of its total net assets of the Scheme in Stock Lending.

### ASSET ALLOCATION PATTERN FOR PRINCIPAL NEAR-TERM FUND - CORPORATE BOND PLAN

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

Types of Instruments	% of Net Assets		Risk	
	Minimum	Maximum	Profile	
Debt and Money Market Instruments issued by Private and Public sector companies including Commercial Papers and *Securitised Debt	70%	100%	Medium to High	
CBLO, T-bills and units of Liquid / Money Market / Debt Mutual Fund Scheme(s).	0%	35%	Low to Medium	

\*Investment in Securitized Debt may be up to 30% of its Net Assets.

Subject to the SEBI Regulations, the Mutual Fund may deploy up to 50% of total net assets in Stock Lending.

Average maturity of the portfolio will be maintained at or below 5 years.

### ASSET ALLOCATION PATTERN FOR : PRINCIPAL INCOME FUND - LONG TERM PLAN

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt Securities	Upto 100%	Low to Medium
Money Market Instruments	Upto 100%	Low
Securitised Debt	Upto 50%	Low to Medium

Investment in derivatives shall be upto 35% of the net assets of the Scheme. Investment in Overseas Financial Debt Instruments including units of Overseas Mutual Funds shall not be exceeding 25% of the Scheme's assets.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

### PRINCIPAL INCOME FUND - SHORT TERM PLAN

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt Securities (including securitised debt upto 50%)	Upto 100%	Low to Medium
Money Market Instruments	Upto 100%	Low

Investment in derivatives shall be upto 35% of the net assets of the Scheme.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL DEBT SAVINGS FUND

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

#### Monthly Income Plan

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt & Money Market Instruments (including Securitised Debt upto 50%)	Upto 100%	Low to Medium
Equity and Equity Related Instruments [incl. units of Equity Mutual Fund Schemes]	Upto 15%	Medium to High

Investment in derivatives shall be upto 35% of the net assets of the Scheme. Investment in ADRs / GDRs shall be not exceeding 15% of the Scheme's assets. Investment in Overseas Financial Debt Instruments including units of Overseas Mutual Funds shall not be exceeding 25% of the Scheme's assets.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

#### **Retail Plan**

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt & Money Market Instruments (incl. Securitized Debt upto 50%)	Upto 100%	Low to Medium
Equity and Equity Related Instruments [incl. units of Equity Mutual Fund Scheme(s)]	Upto 25%	Medium to High

Investment in derivatives shall be upto 35% of the net assets of the Scheme.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

### ASSET ALLOCATION PATTERN FOR PRINCIPAL NEAR-TERM FUND - CONSERVATIVE PLAN

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt & Money Market Instruments (including cash & CBLO)	Up to 100%	Low to Medium

Investment in Securitised Debt may be up to 50% of the net assets of the Scheme. The Scheme may also invest up to 50% of net assets of the Scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under the SEBI (Mutual Funds) Regulations, 1996.

Subject to the SEBI Regulations, the Mutual Fund may deploy up to 50% of its total net assets of the Scheme in Stock Lending.

The Plan will have an average maturity of upto 367 days.

### ASSET ALLOCATION PATTERN FOR PRINCIPAL RETAIL MONEY MANAGER FUND

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt Instruments & Money Market Instruments (Including MIBOR linked instruments with daily put and call option)	Upto 100%	Low to Medium

Investment in Securitised Debt may be up to 50% of the net assets of the Scheme.

The Scheme may also invest up to 50% of net assets of the Scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under the SEBI (Mutual Funds) Regulations, 1996.

Subject to the SEBI Regulations, the Mutual Fund may deploy up to 50% of its total net assets of the Scheme in Stock Lending.

Pursuant to the SEBI circular dated January 19, 2009 the Scheme can make investment in / purchase Debt and Money Market Instruments with the maturity of up to 91 days only.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL CASH MANAGEMENT FUND

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Call / Term Money / Repos / Reverse Repos / Deposits with Banks	Upto 100%	Low to medium
Bill Re-discounting	Upto 50%	Low to medium
Other equivalent Money Market Instruments	Upto 100%	Very Low
Debt (including Securitised Debt) instruments other than those above	Upto 50%	Low to medium

The Scheme may upto 35% of the net assets of the Scheme invest in Derivatives. The Scheme may also invest Scheme in Overseas financial debt instruments including units of overseas mutual funds not exceeding than 25% of the net assets of the Scheme

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

Pursuant to the SEBI circular dated January 19, 2009 the Scheme can make investment in / purchase Debt and Money Market Instruments with the maturity of up to 91 days only.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL TAX SAVINGS FUND

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Equity and Equity Linked Instruments	Not less than 80%	High
Debt securities (*including securitised debt) and Money market instruments	Upto 20%	Low to Medium

The Scheme may invest upto 50% of the net assets of the Scheme in derivatives.

\* Investment in Securitised Debt may be up to 20% of the net assets of the Scheme.

The AMC further reserves the right to invest in foreign securities and derivatives subject to SEBI/RBI or any other Regulatory Authorities permitted from time to time.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 50% of its total net assets of the Scheme in Stock Lending.

# ASSET ALLOCATION PATTERN FOR PRINCIPAL PERSONAL TAX SAVER FUND

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

Types of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Equity and Equity Linked Instruments	Not less than 80%	High
Debt securities (*including securitised debt) and Money market instruments	Upto 20%	Low to Medium

The Scheme may invest up to 50% of the net assets of the Scheme in derivatives

\* Investment in Securitised Debt may be up to 20% of the net assets of the Scheme.

The AMC further reserves the right to invest in foreign securities and derivatives subject to SEBI/RBI or any other Regulatory Authorities permitted from time to time.

Subject to the SEBI Regulations, the Mutual Fund may deploy upto 40% of its total net assets of the Scheme in Stock Lending.

#### 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:

- a. In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the Official Points of Acceptance of Transactions where it is received, the closing NAV of the day of receipt of application shall be applicable;
- b. In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the Official Points of Acceptance of Transactions where it is received, the closing NAV of the next business day shall be applicable; and
- c. 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:

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

Applicable for Principal Debt Savings Fund - Monthly Income Plan, Principal Debt Savings Fund - Retail Plan, Principal Income Fund - Long Term Plan, Principal Income Fund - Short Term Plan, Principal Near-Term Fund - Conservative Plan, Principal Near-Term Fund - Corporate Bond Plan, Principal Bank CD Fund and Principal Government Securities Fund: In respect of purchase / switch-in, in any of the respective schemes for an amount equal to or more than ₹ 1 crore, allotment of units in the Scheme(s) is subject to receipt of valid application/ switch-in request at the Official Point of Acceptance of Transactions(OPT) AND credit of entire subscription/ switch-in amounts into the Bank Account of the Scheme(s)/ Plan(s) AND funds available for utilization by the scheme within relevant cut-off time, being 3.00 p.m.

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

#### For Subscription / Switch-in / Sweep:

- a. Where a valid application is received up to 2.00 p.m. on a Business Day and funds are available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- b. Where the application is received after 2.00 p.m. on a Business Day and 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
- c. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

Allotments for purchases in the Liquid Scheme(s) / Plan(s), as well as switch-ins from other schemes of Principal Mutual Fund into Liquid Scheme(s) / Plan(s), are subject to receipt of valid application / switch-in request at the Official Point of Acceptance **AND** credit of entire subscription / switch-in amounts in the Bank Account of the concerning Liquid Scheme(s) / Plan(s) **AND** funds available for utilization within relevant cut-off time specified above.

#### For Redemptions / Switch-out:

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

#### APPLICABLE NAV FOR PRINCIPAL GLOBAL OPPORTUNITIES FUND For Subscriptions / Switch-in:

- a. In respect of valid applications received upto 12.30 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;
- (b) In respect of valid applications received after 12.30 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
- (c) In respect of the valid applications received with an outstation cheque or demand draft 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:

- (a) In respect of valid applications received upto 12.30 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the day of receipt of application shall be applicable; and
- (b) In respect of valid applications received after 12.30 p.m. at the Official Points of Acceptance of Transactions, the closing NAV of the next business day shall be applicable.

Cut off time as mentioned above shall be reckoned at the Official Points of Acceptance of transactions as disclosed in the Scheme Information Document, KIM and the website, <u>www.principalindia.com</u>.

### **RISK PROFILE OF THE SCHEME**

### PRINCIPAL GROWTH FUND

Prices of equity securities rise and fall in response to a number of factors including events that impact entire financial markets or industries (for example, changes in inflation or consumer demand) as well as events impacting a particular issuer (for example, news about the success or failure of a new product). The Securities purchased by the Scheme present greater opportunities for growth because of high potential earnings growth, but may also involve greater risks than securities that do not have the same potential. The Scheme may invest in companies with limited product lines, markets or financial resources. As a result, these securities may change in value more than those of larger, more established companies. As the value of the securities owned by the Scheme changes, the Scheme unit price changes. In the short-term, the price can fluctuate dramatically.

As with all Mutual Funds, as the value of the Scheme's assets rise and fall, the Scheme unit price changes. If the units are redeemed when their value is less than the price paid for, money may be lost by the unitholder.

#### PRINCIPAL GLOBAL OPPORTUNITIES FUND

The Scheme will predominantly invest in Principal Global Investors Funds – Emerging Market Equity Fund (PGI-EMEF), a Fund advised by Principal Global Investors – LLC USA. Scheme may also invest, at the discretion of the Trustee in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. Hence all the risks associated with investment in PGI-EMEF or other similar overseas mutual funds including performance of their underlying units, stocks, off-shore investments etc., will be applicable. Any change in the investment policies or the fundamental attributes of PGI-EMEF or in underlying schemes of any other similar Overseas Mutual Fund where the Scheme may invest could impact the performance of the Scheme. Further a certain portion of the scheme corpus may also be invested in money market securities and /or units of money market/liquid schemes of Principal Mutual Fund and therefore value of such investments held by the scheme generally will vary inversely with changes in prevailing interest rates.

#### PRINCIPAL DIVIDEND YIELD FUND

- Though the investments would be made in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividends in future.
- 2. These stocks, at times, may be relatively less liquid as compared to growth stocks.
- 3. The securities in the fund would be predominantly characterized as those having a value style. There could be time periods when securities of this nature would under-perform relative to other stocks in the market. This could have an impact on the relative performance of the fund over differing time periods.

#### PRINCIPAL INDEX FUND

The value of the equity securities owned by the Scheme changes on a daily basis. Equity Securities, prices reflect the activities of individual companies and general market and economic conditions. In the short term, equity security prices can fluctuate dramatically in response to these factors.

#### Tracking Error:

The performance of the Scheme may not be commensurate with the performance of the Nifty on any given day or over any given period. Such variation, referred to as tracking errors as defined elsewhere in this Scheme Information Document may result from a variety of factors including but not limited to:

- The Nifty reflects the prices of securities at close of business hours. However the Scheme
  may buy or off-load securities at different points of time during the trading session at the
  then prevailing prices which may not correspond to the closing prices on the NSE.
- IISL undertakes a periodical review of the scrips that comprise the Nifty and may either drop or include new securities. In such an event the Scheme will endeavour to reallocate its portfolio but the available investment opportunities may not permit precise mirroring of the Nifty.
- Dis-investments to meet exits of investors, recurring expenses, etc. as elsewhere indicated in the Scheme Information Document.

As with all Mutual Funds, the value of the Scheme's assets under this option may rise or fall. If units are redeemed when their value is less than the price paid for money may be lost by the Unitholder.

#### PRINCIPAL RETAIL EQUITY SAVINGS FUND

The values of the equity securities owned by the Scheme are subject to change on a daily basis. Equity Security prices reflect the activities of individual companies and general market and economic conditions. In the short term, equity security prices can fluctuate dramatically in response to these factors.

Value of debt securities are subject to change on a daily basis. Their prices reflect interest rates, market conditions and announcements of other economic, political or financial information. When interest rates fall, the price of a debt security rises and when interest rate rise, the price declines.

As with all Mutual Funds, the value of the Scheme's assets may rise or fall. If units are redeemed when their value is less than the price paid for money may be lost by the Unitholder.

#### PRINCIPAL INCOME FUND - LONG TERM PLAN AND PRINCIPAL INCOME FUND - SHORT TERM PLAN

When interest rates fall, the price of a debt security rises and when interest rates rise, the price declines. In addition, the value of securities held by the Scheme may be affected by factors such as credit rating of the entity that issues the debt security and effective maturities of the debt securities. Lower quality and longer maturity debt securities will be subject to greater credit risk and price fluctuations than higher quality and shorter maturity debt securities. As with all mutual funds, if the units are redeemed when their value is less than the price paid for, money may be lost by the Unitholder.

# PRINCIPAL NEAR-TERM FUND - CONSERVATIVE PLAN AND PRINCIPAL NEAR-TERM FUND - CORPORATE BOND PLAN

When interest rates fall, the price of a debt security rises and when interest rates rise, the price declines. In addition, the value of securities held by the Scheme may be affected by factors such as credit rating of the entity that issues the debt security and effective maturities of the debt securities.

Lower quality and longer maturity debt securities will be subject to greater credit risk and price fluctuations than higher quality and shorter maturity debt securities. As with all mutual funds, if the units are redeemed when their value is less than the price paid for, money may be lost by the Unitholder.

#### PRINCIPAL DEBT SAVINGS FUND

When interest rates fall, the price of a debt security rises and when interest rates rise, the price declines. In addition, the value of securities held by the Scheme may be affected by factors such as credit rating of the entity that issues the debt security and effective maturities of the debt securities. Lower quality and longer maturity debt securities will be subject to greater credit risk and price fluctuations than higher quality and shorter maturity debt securities. As with all Mutual Funds, if the units are redeemed when their value is less than the price paid for, money may be lost by the Unitholder. The value of the equity securities owned by the Scheme changes on a daily basis. Equity security prices reflect the activities of individual companies and general market and economic conditions. In the short term, equity security prices can fluctuate dramatically in response to these factors.

#### PRINCIPAL GOVERNMENT SECURITIES FUND

Prices of government securities rise and fall in response to a number of factors including events that impact entire financial markets or industries (for example, changes in inflation or consumer demand). The Securities purchased by the Scheme present greater degree of safety in terms of credit risk but may also involve greater interest rate risks. As a result, these securities may change in value. As the value of the securities owned by the Scheme changes, the Scheme unit price changes. In the short-term, the price can fluctuate dramatically. As with all mutual funds, if the values of the scheme's assets rise and fall, the Scheme unit price changes. If the units are redeemed when their value is less than the price paid for, money may be lost by the unitholder.

# PRINCIPAL TAX SAVINGS FUND AND PRINCIPAL PERSONAL TAX SAVER FUND

Prices of equity securities rise and fall in response to a number of factors including events that impact entire financial markets or industries (for example, changes in inflation or consumer demand) as well as events impacting a particular issuer (for example, news about the success or failure of a new product). The Securities purchased by the Scheme present greater opportunities for growth because of high potential earnings growth, but may also involve greater risks than securities that do not have the same potential. The Scheme may invest in companies with limited product lines, markets or financial resources. As a result, these securities may change in value more than those of larger, more established companies. In the short-term, the price can fluctuate dramatically. As with all Mutual Funds, as the value of the scheme sasets rise and fall, the Scheme unit price changes. If the units are redeemed when their value is less than the price paid for, money may be lost by the unitholder.

### **INVESTMENT STRATEGY FOR THE SCHEMES**

### PRINCIPAL INDEX FUND

Units of the scheme have been designed with the intention of tracking the movement of securities (from time to time) included in the Nifty. The Scheme plans to do this by investing the entire corpus in the stocks that comprise the Nifty in similar weights to the weightage given by Nifty so that the portfolio would appreciate or depreciate (subject to tracking errors) in more or less the same manner as the Nifty.

Subject to the requirements of cash flows to meet the recurring expenses and to service investors who decide to exit from the Scheme or for distribution of income, if any, to investors, it is proposed that the corpus of the scheme will be invested in the Nifty securities. It is also proposed that disinvestment will take place only when investors exit from the Scheme or when any security ceases to be included in the Nifty or to meet the cash flow requirements.

The Nifty is designed to reflect the perceptions of the investors about the Indian economy. This is sought to be achieved by IISL by including companies representing a cross-section of the various sectors of the Indian economy. By endeavoring to track the Nifty to the extent possible under the prevailing circumstances and environment objectives and the features of the Scheme, the Fund expects to generate returns in the Scheme approximating the performance of the Nifty.

#### PRINCIPAL GROWTH FUND

The scheme will invest its assets in a portfolio of equity and equity related instruments. The focus of the investment strategy would be to identify stocks which can provide capital appreciation in the long term. Companies selected for the portfolio which in the opinion of the AMC would possess some of the characteristics mentioned below:

- Superior management quality
- Distinct and sustainable competitive advantage
- Good growth prospects and
- Strong financial strength

The aim will be to build a diversified portfolio across major industries and economic sectors by using "Fundamental Analysis" approach as its selection process.

#### PRINCIPAL LARGE CAP FUND

Currently, more than 80% of market capitalization of the equity market is in large capitalization stocks and pursuant to the objectives of the scheme, the scheme would invest at least 65% of its assets in companies having a market capitalization greater than ₹ 750 crores as on the date of investment (or any such amount as may be specified by India Index Services and Products Ltd. (IISL) from time to time) being the upper limit of market capitalization 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. The scheme may also invest upto 35% of its net assets in companies having a market capitalization less than ₹ 750 crores.

#### PRINCIPAL SMART EQUITY FUND

The Scheme will decide on allocation of funds into equity assets based on equity market Price Earning Ratio (PE Ratio) levels. The PE Ratio has traditionally been used as a tool to assess whether the equity markets are cheap or expensively priced. When the markets become expensive in terms of 'Price to Earnings' Ratio'; the Scheme will reduce its allocation to equities and move assets into debt and/or money market instruments and vice versa. Such a strategy is expected to optimise the risk-return proposition for the long term investor.

Under normal circumstances; the scheme's equity allocation may follow the following pattern based on S&P CNX Nifty PE Ratio Level –

Weighted Average PE Ratio of S&P CNX Nifty	Equity Component (%)	Debt Component (%)
Upto 16	100	0
Above 16 – Upto 18	80 - 100	0 – 20
Above 18 – Upto 20	60 - 80	20 – 40
Above 20 – Upto 24	30 - 50	50 – 70
Above 24 – Upto 26	10 - 20	80 – 90
Above 26 – Upto 28	0 - 10	90 – 100
Above 28	0	100

For this purpose the month end PE Ratio of S&P CNX Nifty Index (NSE Nifty) will be considered.

Such a PE Ratio will be the month end weighted average PE Ratio of the constituent stocks making up the S&P CNX Nifty Index. The Price considered will be the closing market price on the NSE as at the month end. The undiluted earnings per share will reflect the trailing earnings of the most recent four quarters of each of the companies, for which information is available.

This PE ratio will be rounded off to the nearest decimal. Thus every month end we would observe the above mentioned PE ratio and the resultant PE band. The investment strategy outlines different PE bands and the asset allocation applicable to each band. If there is a change in the PE band as observed on the latest month-end as compared to last month-end (due to Nifty's PE moving out of one band to another) then it will require rebalancing of portfolio to bring the equity component in line with the new band. This rebalancing would be done latest before the end of the subsequent month.

#### PRINCIPAL EMERGING BLUECHIP FUND

The investment strategy of the fund will be based on market cap of the stocks. The fund will predominantly invest in midcap stocks. This midcap range will be so determined taking into account the midcap range of the benchmark index at the end of every calendar quarter. Such midcap range once determined at quarter end will apply to all investment decisions made during the following quarter.

The fund will also invest in small cap stocks to tap high growth opportunities offered by such stocks.

For the purpose of maintaining liquidity or tap market opportunities; the fund may also invest in large cap stocks. Stocks selection will be primarily on bottom up approach on stock-by-stock basis. As part of its objective of maximizing investor's wealth creation potential over the longer duration, the fund may also invest in equity and equity related instruments of unlisted companies in line with SEBI regulations. A part of the portfolio will also tap arbitrage opportunities in the domestic markets like equity & equity related instruments, convertible preference shares, and convertible debentures. The Scheme intends to invest in derivatives not exceeding 50% of the net assets of the Schemes, subject to the limits as specified from time to time for hedging and rebalancing purposes or to undertake any other strategy as permitted under SEBI Regulations from time to time.

#### PRINCIPAL SERVICES INDUSTRIES FUND

The scheme will inter-alia invests in companies, which are engaged in the following Service industries: Banks, Courier, Finance, Gas, Healthcare Services, Hotels, Industrial Services, Media & Entertainment, Power, Retailing, Software, Telecom-Services, Trading, Transportation and Travel.

The above list is only indicative and not exhaustive and this could undergo changes based on future reforms and developments. The Investment Manager may add such other sector/group of industries which broadly satisfy the category of services industries based on AMFI classification.

#### PRINCIPAL DIVIDEND YIELD FUND

The scheme would invest predominantly (at least 65% of the net assets) in companies that have a relatively high dividend yield (i.e. last declared dividend divided by the current market price), at the time of making the investment. The Fund is defining dividend yield as "high" if it is in excess of 1.5 times that of the prevailing dividend yield of the NSE Nifty.

#### PRINCIPAL PERSONAL TAX SAVER FUND

The strategy will be to allocate the assets of the Scheme between permissible securities in line with the portfolio profile described above, with the objective of achieving capital appreciation. The actual percentage of investment in various securities will be decided by the Fund Manager(s) within the limits specified in the Investment Pattern after considering the macroeconomic conditions including the prevailing political conditions, the economic environment (including interest rates and inflation) and to adhere to the need for a diversified portfolio in accordance with the applicable guidelines. The Fund Managers will follow an active investment strategy depending on the market situation and opportunities available at various points of time.

#### PRINCIPAL TAX SAVINGS FUND

The scheme will invest its assets in a portfolio of equity and equity related instruments. The focus of the investment strategy would be to identify stocks which can provide capital appreciation in the long term. The aim will be to build a diversified portfolio across major industries and economic sectors by using "fundamental analysis" as its selection process.

#### PRINCIPAL DEBT SAVINGS FUND - MONTHLY INCOME PLAN

To achieve the investment objective, assets under the Plan will be invested in wide range of fixed income and money market instruments. The Plan may also invest a small part of its assets in equity/equity related instruments including units of equity mutual fund schemes. Further the Plan may also invest in financial derivatives such as options and futures & IRS that are permitted or may become permissible under SEBI/RBI Regulations. The proportion of assets to be so invested would be decided by the AMC at the appropriate time, and would be done in accordance with the relevant guidelines to be issued by SEBI/RBI and other authorities.

#### PRINCIPAL DEBT SAVINGS FUND - RETAIL PLAN

To achieve the investment objective, assets under the Plan will be invested in wide range of fixed income and money market instruments. The Plan may also invest a small part of its assets in equity/equity related instruments including units of equity mutual fund schemes. Further the Plan may also invest in financial derivatives such as options and futures & IRS that are permitted or may become permissible under SEBI/RBI Regulations. The proportion of assets to be so invested would be decided by the AMC at the appropriate time, and would be done in accordance with the relevant guidelines to be issued by SEBI/RBI and other authorities.

Retail Plan will have a separate portfolio from that of Monthly Income Plan. However each of the investment options under the MIP and Retail Plan will share a common portfolio.

#### PRINCIPAL INCOME FUND - LONG TERM PLAN

The plan will aim to invest its assets in a portfolio of debt instruments and related securities of government, quasi-government, corporate issuers and money market instruments with varying risks - rated investment grade or higher or otherwise comparable (if not rated).

#### PRINCIPAL INCOME FUND - SHORT TERM PLAN

The Plan aims to invest its assets in a portfolio of debt instruments and related securities of government, quasi-government, corporate issuers and money market instruments (rated investment grade or higher or other-wise comparable, if not rated) with average residual maturity of upto 36 months and varying risks.

### PRINCIPAL NEAR-TERM FUND - CONSERVATIVE PLAN

The net assets of the plan will be invested in money market and debt instruments. The fund will seek to optimize the risk return proposition for the benefit of investors. The investment process will focus on macro economic research, credit risk and liquidity management. The fund will maintain a judicious mix of cash, short term and medium term instruments based on the mandates of the respective plans. As part of credit risk assessment, the fund will also apply its credit evaluation process besides taking guidance from ratings of rating agencies. In order to maintain liquidity, the fund will maintain a reasonable proportion of the scheme's investments in relatively liquid investments.

#### PRINCIPAL NEAR-TERM FUND - CORPORATE BOND PLAN

The Plan will invest primarily in Debt & Money Market securities issued by Private and Public sector companies. The Investment manager will be taking calls on interest rates and credit while making investments in such securities. The average maturity profile of the portfolio may reach up to 5 years. The Investment Manager will take active strategic and tactical positions with key source of returns being Interest Rates and Credit.

### PRINCIPAL CASH MANAGEMENT FUND

The scheme will invest its assets in a portfolio of money market instruments. The investments will be in securities, which the Investment Manager believes present minimal liquidity and/or credit risks.

#### PRINCIPAL RETAIL MONEY MANAGER FUND

The portfolio will be predominantly invested in overnight repo, CBLO, floating rate instruments and other fixed income instruments.

#### PRINCIPAL BANK CD FUND

The scheme will primarily invest in Certificate of Deposits issued by Banks. Bank CDs tend to carry higher credit quality. Bank CDs help the investors who are seeking exposure to money market while taking relatively lower credit risk and aiming to generate reasonable returns.

#### PRINCIPAL GOVERNMENT SECURITIES FUND

To achieve the investment objective, assets under the Scheme will be invested solely in government securities. However to meet temporary liquidity needs the Scheme may invest in overnight call money /notice money/bank deposits and/or repos. The Scheme may also invest a part of its assets in financial derivatives such as options and futures & IKS (comprising of government securities) that are permitted or may become permissible under SEBI/RBI Regulations. The proportion of assets to be so invested would be decided by the AMC at the appropriate time, and would be done in accordance with the relevant guidelines to be issued by SEBI/RBI and other authorities.

#### PRINCIPAL RETAIL EQUITY SAVINGS FUND

Investment would be primarily in equity and equity related instruments besides debt securities. In selecting equities the Investment manager looks for companies that have predictable earnings and which based on growth prospects, it believes are undervalued in the market place. The Investment Manger would buy securities with the objective of long term capital appreciation. Equity Securities in which Investment would be made shall normally generate dividend income. From time to time, the AMC shall purchase securities with the expectation of price appreciation over the short term. In response to changes in economic conditions the Investment Manager may change the make-up of the portfolio and emphasize different market sectors by buying and selling the portfolio's securities.

#### PRINCIPAL BALANCED FUND

The Scheme will invest in equity and equity related instruments. The Scheme will also invest in fixed income instruments rated investment grade or higher or otherwise comparable including units of Liquid / Money Market / Debt Mutual Fund Schemes. The Scheme shall not take high risks in managing equity portion of the portfolio. For the equity portion of the portfolio, companies would be selected after research covering areas such as quality of management, competitive position and financial analysis.

#### PRINCIPAL GLOBAL OPPORTUNITIES FUND

The Scheme will be predominantly investing in overseas mutual fund schemes. Currently Principal Global Investors - Emerging Market Equity Fund (PGI-EMEF) - a fund advised by Principal Global Investors - LLC (USA) has been identified as the overseas mutual fund portfolio for the purpose. Trustees, at their discretion, may decide to shift full or part of the investments to any other similar overseas mutual fund scheme(s).

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

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

As per the investment strategy of PGI-EMEF, it will predominantly invest in the equity securities of companies domiciled in, or doing business in emerging countries and economies, eastern Europe (including Russia), Asia and Latin America.

#### COMPARISON OF OPEN-ENDED SCHEMES

**PRINCIPAL LARGE CAP FUND:** The intent of Principal Large Cap Fund is to predominantly invest in Companies with large market capitalization and to build a portfolio with an endeavour to provide growth combined with relative stability associated with Large Cap stocks. Amongst all the open ended equity schemes, this is the only scheme with an investment mandate specifically directed towards large caps.

**PRINCIPAL EMERGING BLUECHIP FUND:** Amongst the basket of open ended equity schemes, this scheme is primarily focused towards midcap stocks. The scheme will predominantly seek to invest in midcap stocks within the market cap range of its benchmark CNX Midcap Index. However such stock may or may not be a constituent of CNX Midcap Index at the time of investment. This midcap range will be determined taking into account the market cap range of the benchmark index at the end of every calendar quarter. Apart from the above, the scheme will seek to invest in small cap stocks to tap high growth opportunities offered by these stocks. This is the only scheme with a specific investment mandate directed towards investment in the companies within market cap range of its benchmark with a quarterly review of the benchmark market cap range for investment decisions for the following quarter.

**PRINCIPAL PERSONAL TAX SAVER FUND:** The scheme was initially launched by Sun F&C Mutual Fund and subsequent to requisite approvals certain select schemes of Sun F&C Mutual Fund - including this scheme - were taken over and migrated into Principal Mutual Fund. This scheme being is an open ended equity linked savings scheme provides an opportunity to investors to claim tax benefit under section 80C of the Income Tax Act, 1961. Investments in the scheme are subject to a statutory lock in of 3 years. The scheme also provides Accidental Death Insurance upto a maximum of ₹ 1 lakh.

PRINCIPAL TAX SAVINGS FUND: The scheme initially launched as Tax I-NIT'96 by IDBI Mutual Fund is an open ended equity linked savings scheme which seeks to identify stocks which can provide capital appreciation in the long term. Investments in the scheme are eligible for tax benefit under section 80C of Income Tax Act 1961. Additionally the scheme also provides free personal accident death insurance upto ₹ 5 lakhs.

Currently, fresh sale of units (by way of Purchase or Switch ins) under the scheme is suspended.

**PRINCIPAL INDEX FUND:** As the name of the scheme suggests, the investment mandate of this Scheme is to invest in securities comprised in S&P CNX Nifty Index. The investment weightage of the stocks will reflect the weightage of the respective companies in the benchmark index. The scheme will offer to investors, an opportunity to invest in NSE Nifty companies and participate in the growth offered by these companies. Subject to tracking error, the scheme will seek to offer returns as offered by NSE Nifty Index. Presently this is the only index fund which is available in the bouquet of open ended equity schemes offered by Principal Mutual Fund.

**PRINCIPAL SERVICES INDUSTRIES FUND:** This is the only scheme focused towards Services Industries with an investment mandate to predominantly invest in Companies which are engaged in Services Industries. The scheme will target its investments without any market capitalization bias. Unlike other diversified open ended equity schemes, this scheme is a multi sector scheme targeted towards investors who seek to invest and look for growth opportunities by investing in Services Industries. For the comparison of performance, the scheme is benchmarked with CNX Service Sector Index.

**PRINCIPAL DIVIDEND YIELD FUND:** The scheme is an open ended equity scheme which will predominantly seek to invest in companies which have a dividend yield of at least 1.5 times that of S&P CNX Nifty Index. While the scheme has an option to diversify some of its investments in other equity/equity related instruments, what sets it apart is that it will follow a diversified equity and across market capitalization mandate but with focus towards such companies which have a high dividend yield as mentioned above. In the basket of open ended equity schemes of Principal Mutual Fund, this is the only scheme which has a specific mandate to invest in high dividend yielding companies.

**PRINCIPAL GROWTH FUND:** Principal Growth Fund is an open ended diversified equity scheme. It will seek to achieve long term capital appreciation by investing across market capitalization and would cover all the sectors of the economy. Investment gamut of the scheme will follow a no market cap and no sector bias. The scheme is benchmarked with BSE 200 index. This is the only scheme which can be defined as truly diversified.

**PRINCIPAL SMART EQUITY FUND:** The asset allocation pattern of current equity schemes offered by Principal Mutual Fund; restrict the Scheme to curtail its exposure to equity and/or debt securities as per the defined scheme specified asset allocation pattern, subject of course to the terms and conditions stipulated in the relevant SID.

The intent of Principal Smart Equity Fund is to offer an opportunity to the investors to invest in one fund which would not only manage equity but also decide on allocation between equity; and debt & money market assets. This Scheme would seek to manage equity and non equity allocation based on historic PE (Price Earning Ratio) of the market (S&P CNX Nifty) and thus would enable a long term investor to stay invested in equities without worrying about market valuations. As compared to a diversified equity scheme whose mandate is to manage equity; this scheme's mandate is to manage equity factoring in market valuation. So in scenarios when market valuations are way above acceptable levels/long term average, a regular equity scheme will gradually reduce its allocation to equities as valuations become steep and hence protect the investors from such deep corrections and also enable them to capture the full potential of attractive valuations and the market; this scheme has inbuilt mechanism to manage allocation based on valuations; allowing investor's to stay invested irrespective of valuations.

As such the assets under this Scheme could be invested completely in equity or in debt and money market for defensive purposes. Currently none of the schemes of Principal Pnb Asset Management Company Private Limited offer such a dynamic asset allocation pattern. The features of this Scheme are not similar to any of the open ended schemes of Principal Mutual Fund.

**PRINCIPAL BALANCED FUND:** The scheme is having an asset allocation with a ceiling on exposure to equity/ equity related instruments. The investment mandate allows a maximum of 70% exposure to equity with an investment of at least 30% in debt instruments. Thus the scheme offers growth potential with equity investments and also seeks to generate interest income by investing in debt securities.

**PRINCIPAL RETAIL EQUITY SAVINGS FUND:** This scheme is uniquely structured to provide long term capital appreciation and regular income to the Investors. The scheme is structured to invest predominantly in equity / equity related instruments but with a component of upto 35% in debt and money market instruments (including units of Liquid / Money Market / Debt Mutual Fund Schemes).

**PRINCIPAL GLOBAL OPPORTUNITIES FUND:** The scheme is an open ended fund of funds scheme predominantly investing in units of overseas mutual fund schemes. Presently the scheme is invested in units of Principal Global Investors - Emerging Market Equity Fund, however the Trustees, at their discretion, may decide to shift full or part of the investments to any other similar overseas mutual fund scheme(s). Performance of the scheme is benchmarked with MSCI World Index. The scheme helps to diversify the basket of our offerings to the investors by giving an opportunity of investment in overseas securities. Presently this is the only Fund of Funds offered by Principal Mutual Fund.

**PRINCIPAL GOVERNMENT SECURITIES FUND:** As the name of the scheme suggests, the assets will be solely invested in government securities. The scheme can invest in government securities of any maturity. This is the only scheme dedicated exclusively for investing in government securities. Therefore the scheme is eligible to avail liquidity support (from RBI).

**PRINCIPAL DEBT SAVINGS FUND:** The scheme will seek to generate regular income by investing in fixed income securities and also generate long term appreciation by investing a portion of corpus in equity/equity related instruments including units of equity mutual fund schemes. The scheme offers Monthly Income Plan and Retail Plan. The difference between MIP and Retail Plan is that the latter is more aggressive with a higher limit for equity investments. The equity investment in the scheme is capped at 15% for MIP and at 25% for Retail Plan. The scheme will endeavour to provide monthly income to the investors. However it will be subject to availability of distributable surplus. MIP is the only Monthly Income Plan offering to the investors which has a portion of asset allocation of equity.

PRINCIPAL INCOME FUND (LONG TERM PLAN AND SHORT TERM PLAN): Among the debt schemes offered by Principal Mutual Fund, Principal Income Fund is positioned to generate capital appreciation/accretion through investment in debt instruments. Principal Income Fund consists of Long Term Plan and Short Term Plan. Short Term Plan is positioned to achieve stable returns over short term investment horizons. While both Long Term Plan and Short Term Plan will seek to invest in debt instruments, securities of government, quasi-government, corporate issuers and money market instruments, Short Term Plan will seek to invest in securities with average residual maturity of upto 36 months. Amongst the open ended debt schemes, this Scheme is the Income Fund offering to the investors.

**PRINCIPAL BANK CD FUND:** Principal Bank CD Fund has an objective to generate returns and avoid short-term volatility in fixed income markets by investing primarily in Bank CDs. Bank CDs tend to offer safer haven and also carry high credit quality. Bank CDs also help the investors who are seeking exposure to money market while taking relatively lower credit risk and aiming to generate reasonable returns.

**PRINCIPAL NEAR-TERM FUND - CONSERVATIVE PLAN:** Among the debt schemes offered by Principal Mutual Fund, Principal Near-Term Fund is positioned to generate regular income & Capital appreciation through investments in debt securities and money market instruments. The Scheme offers two plans viz. Conservative Plan and Corporate Bond Plan. The Conservative Plan will have an average maturity of upto 367 days and duly reflects the conservative character of the portfolio and would cater to invest in such type of instruments that generate consistently superior yields at low levels of risk. Further, amongst the debt schemes offered Corporate Bond Plan is positioned to generate regular income & Capital appreciation through investments in in a portfolio of securities issued by Companies. The Plan would seek to deliver returns through an active management strategy. The Fund Manager will take active strategic and tactical positions in corporate Bond Plan will have an average maturity of upto 3 for a generation being Interest Rates and Credit. Corporate Bond Plan will have an average maturity of upto 5 years.

**PRINCIPAL CASH MANAGEMENT FUND:** This scheme is suitable for investors who seek income from short term investments alongwith preservation of capital and maintenance of liquidity. The Fund Manager will endeavour to invest in securities which present minimal liquidity and/or credit risks. The investment universe of the scheme covers Call/Term Money/Repo/Reverse Repo/Deposits with Banks - upto 100%, Bills Re-discounting - upto 50%, other equivalent Money Market Instruments - upto 100%, Debt (including Securitised Debt) instruments other than those above - upto 50%. However as the scheme is positioned as a liquid fund, the scheme would be investing in instruments with maturity of up to 91 days.

**PRINCIPAL RETAIL MONEY MANAGER FUND:** This scheme is positioned to invest its entire corpus in Debt and Money Market Instruments (including MIBOR linked instruments with daily put and call option). Within the investment mandate, the scheme can invest in instrument with maturity of upto 91 days.

### **RISK MITIGATION FACTORS**

- 1. Risk mitigation factors for investments associated with equities (applicable where the asset allocation pattern of the scheme(s) provides such investment):
  - 1. Focused risk management with an endeavour to ensure adequate safeguards for controlling risks during portfolio construction.
  - 2. Reducing risks through portfolio diversification, taking care however not to dilute returns of the scheme(s).
  - 3. Use derivatives and hedging products as permitted as RBI/SEBI to protect the value of portfolio.
  - 4. Implement exposure limits which may be varied from time to time. In case of Equity funds, restricting the exposure to any industry (as defined in AMFI classification) as a percentage of the portfolio at any point of time.
  - 5. Portfolio shall be maintained in such a manner so as to provide necessary liquidity (after considering inflows and redemptions).
  - 6. Due diligence of a company so as to minimize stock specific risks.
- Risk mitigation factors for investments associated with Debt and/or Money Market Instruments (applicable where the asset allocation pattern of the scheme(s) provides such investment):
  - Rigorous in-depth credit evaluation of the securities proposed to be invested focussing on analysis of fundamentals of the company, company's financials and the quality of management.
  - 2. Use derivatives and hedging products to protect the value of portfolio.
  - To invest over a range of companies, groups as well as industries in accordance with SEBI Regulations with an endeavour to reduce risk using diversification.
  - 4. Having appropriate portfolio turnover to meet cash flow requirements, adjustments relating to average maturity of the assets held, change or an anticipated change in the credit worthiness of the investee companies.
  - Control credit risk by investing in rated papers of the companies having strong fundamentals, sound financial strength and superior quality of management.
  - 6. Reduce Liquidity Risk by investing in CBLO and other such similar short term highly liquid instruments.

### WAIVER OF LOAD FOR DIRECT APPLICATIONS:

Not applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/ 09 dated June 30, 2009 no entry load shall be charged for all Mutual Fund Scheme(s). Therefore, the procedure for waiver of load for direct applications is no longer applicable.

### FOR INVESTOR GRIEVANCES PLEASE CONTACT:

#### Registrar:

### Karvy Computershare Pvt. Ltd. (Unit: Principal Mutual Fund)

'Madhura Estates', Municipal No.1-9/13/C, Plot No.13 & 13-C, Survey No.74 & 75, Madhapur Village, Ranga Reddy District, Hyderabad-500 081. Tel.: (040) 2331 2454 • <u>www.karvycomputershare.com</u>

#### **Principal Mutual Fund:**

Exchange Plaza, 'B' wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. TOLL FREE: 1800 425 5600. Fax: +91 22 6772 0512. E-mail: customer@principalindia.com

### UNITHOLDERS' INFORMATION:

Account Statement: An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application to the Unit holders registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement (CAS) containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month.

In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical form. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

**Portfolio Statement:** The Annual financial results of the Schemes or an abridged summary thereof shall be mailed to all unitholders within 4 months from the date of the closure of the relevant accounts i.e. March 31 each year. The half yearly portfolio and unaudited financial results, shall be published within one month from the close of each half year (i.e. 31st March and 30th September), in at least in one National English daily and one regional newspaper in the region where the head office of the mutual fund is located.

Date : April 30, 2012.

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For investment related enquiries, Investor Grievance please contact:

#### Principal Mutual Fund

Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. TOLL FREE: 1800 425 5600. • Fax: 022-6772 0512 • E-mail: <u>customer@principalindia.com</u> • Website: <u>www.principalindia.com</u>

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 Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from CVL website, as applicable • Appropriate options are filled • To prevent fraudulent practices investor are urged to make the Payment Instruments 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" and the same should be crossed "Account Payee Only". • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

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For investment related enquiries, Investor Grievance please contact:

#### Principal Mutual Fund

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

TOLL FREE: 1800 425 5600. • Fax: 022-6772 0512 • E-mail: 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 Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from CVL website, as applicable • Appropriate options are filled • To prevent fraudulent practices investor are urged to make the Payment Instruments 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"** and the same should be crossed **"Account Payee Only"**. • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.



Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai-400 051. Toll Free - 1800 425 5600 • Fax: 022-6772 0512. Website: www.principalindia.com • E-mail: customer@principalindia.com

# **Application Form for ELSS**

Application No.

Please read the instructions be	fore filling the Applicat	ion Form			
DISTRIBUTOR INFORMA	TION & APPLICATION	RECEIPT DATE			
Broker Name & Code	Sub-Broker Code	I-Code	Registrar Serial No.	Bank Serial No.	Date & Time of Receipt
Upfront commission shall be paid directly	y by the investor to the AMFI r	egistered Distributors based	on the investor's assessment	of various factors includir	ng the service rendered by the distributor.
TRANSACTION CHARGE	S FOR APPLICATIONS	THROUGH DISTRIB	UTORS/AGENTS ONLY	Y [Refer Instructio	on No. B(14)]
Investors are advised to confirm if he				-	
(Note: If this section is left blank, it is as	sumed that the Applicant(s) is	not a First Time Investor an	d Transaction Charges shall be	e accordingly deducted)	_ •
In case the subscription amount is ₹ 10,0 time mutual fund investor) will be deduc					stor) or ₹ 100/- (for investor other than firs
			5		
			Common Account / Fol		o Number) [Refer Instruction No. B(1)]
Please fill your Folio No. and Name a Name of Sole /	and then proceed to Section	(0)			
First Unit Holder					
2 NEW APPLICANT'S DETA					
NAME OF FIRST / SOLE APPLICANT		Note: No Joint holding p	ermitted in case of minor ap	plicant - *Refer Instruct	
	N A M E		E N A M		A S T N A M E
Date of Birth (Mandatory for Minor Applican <b>STATUS -</b> Resident Individual HUF	11 5		A A A A A A A A A A A A A A A A A A A		hars (Plaasa sparify)
Guardian (Mandatory for Minor Applicant)					Mr. Ms
Date of Birth D D M M	Y   Y   Y   Y   PAN			Relationship with	Father Mother Legal Guardian
				Minor Applicant	[Note: *Enclose Supporting Document]
NAME OF THE SECOND APPLICANT	Mr. Ms Date	e of Birth DDM	M Y Y Y Y	PAN	
F I R S T I	NAME	MIDDL	E NAM	EL	A S T N A M E
NAME OF THE THIRD APPLICANT	Mr. Ms Date	e of Birth   D   D   M	ΜΥΥΥΥΥΥ	PAN	
F   I   R   S   T	N A M E		. E N A M		
Kindly ensure that Copy of PAN & KYC Ackr	nowledgement Letter are enclosed	to your Application Form as	per Instruction No. D of this Form	n.	
ADDRESS OF FIRST / SOLE APPLICANT	[P.O. Box Address is not suffic	cient]			
					l a n d m a r k
City	State		Country		Pin Code
OVERSEAS ADDRESS (in case the First A	Applicant is NRI/FII/PIO) [P.O. Bc	x Address is not sufficient]	{Refer Instruction No. B(6)}		
City	State		Country		Zip Code
CONTACT DETAILS OF FIRST / SOLE /		• fill in the contest datail			
Phone O	APPLICANT (Please ensure that		s for us to serve you better)		
Mobile			ceive updates via SMS on	Fax Fax	<u> </u>
e-mail					, , , , , , , , , ,
I/We wish to receive the following docur	ments via e-mail in lieu of physic	ral document(s) [Please 1]	Account Statement News	letter Annual Report	All Statutory Returns / Information
IF APPLICANT IS A NON-RESIDENT				APPLICANT / GUARDIAI	
NRI (Repatriable) FII (Repatr	riable) 🗌 NRI Minc	or (Repatriable)	Business Servi		Retired Agriculture
PIO NRI (Non	Repatriable) 🗌 NRI Minc	or (Non Repatriable)	House Wife	Student 🗌 Others (P	lease specify)
MODE OF HOLDING (Please 🗸) 🗌 Si	ingle 🗌 Jointly 🗌 Either	/ Anyone or Survivor (Def	ault Option : Jointly)		
3 PERSONAL IDENTIFICAT	ION NUMBER (To serve	you better)			
Do you want a PIN assigned ? 🗌 Yes	No (In case you would		ase submit a duly filled and si	igned PIN Form along w	ith this Application. PIN form is available
at request / can also be downloaded f	rom our website.)				
4 NOMINATION (Please 🗸 a		•			
I/We do hereby nominate the underm	nentioned Nominee to receive	the Units allotted to my/ou	r credit in my/our folio in the e	event of my/our death. I/	We also understand that all payments and
settlements made to such Nominee and S NOMINEE'S NAME Mr. M	5	nowledging receipt thereof,	shall be valid discharge by the	e AMC/Mutual Fund/ Trus	stees.
NOMINEE'S NAME Mr. M				Date of Birth	DDMMYYYYY
NAME OF PARENT / LEGAL GUARDIAN	N (in case of minor) 🗌 Mr.	Ms		(in case of minor)	
ADDRESS OF NOMINEE / GUARDIAN					
City		Pin Code		Specimen S	Signature of Nominee / Guardian
OR				J	
I/We do not wish to nominate a nomi	inee in my / our folio.	nature of 1st Unit Holde	r Signature of 2	2nd Unit Holder	Signature of 3rd Unit Holder
[Applicants can make multiple nomination	n (to the maximum of three) by	y filing nomination form ava	ilable at our Investor Service C	entres / www.principalinc	dia.com] continued overlea
ACKNOWLEDGEMENT S	SLIP (To be filled in by	the Applicant)	ARN No:	Applicatio	on No.
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Cheque / DD / RTGS / NEFT No.			Dated: <u>DD/MM/</u> Y	<u>YYY</u>	
Drawn on Bank & Branch					
Scheme Amount ₹				-	
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**Please Note : All purchases are subject to realisation of payment instrument** Eligible for deduction under section 80(C) of the Income Tax Act, 1961.

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Branch Address																				Pin Co	ode					
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For investment related enquiries, Investor Grievance please contact:

#### **Principal Mutual Fund**

Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. TOLL FREE: 1800 425 5600. • Fax: 022-6772 0512 • E-mail: <u>customer@principalindia.com</u> • Website: <u>www.principalindia.com</u>

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 Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from CVL website, as applicable • Appropriate options are filled • To prevent fraudulent practices investor are urged to make the Payment Instruments 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" and the same should be crossed "Account Payee Only". • If you are investing for the first time, please ensure that you fill in the contact details for us to serve you better.

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Second Holder	:_																	Appointment of Nominee
Third Holder	:_																	Change in Nominee
Common Account	No. :																	Date _ D _ D _ M _ M _ Y _ Y _ Y _ Y
										ſ	NOM	INE	E(S)					
	payments	and se	ettlem	nents i	made	e to :	such	Nom	ninee	(s) ar	nd Sig	gnatu	re of	the	Nomi	inee(	s) ack	my/our folio in the event of my/our death. IWe also nowledging receipt thereof, shall be valid discharge by any Pvt. Ltd. (TC).
NAME OF FIRST NOM		Mr.	M	1s.														
																		Date of Birth     D     M     M     Y     Y       (In case of minor)
NAME OF PARENT / L	EGAL GUA	ARDIAN	(in cas	se of n	ninor)		Mr.		Ms									
ADDRESS OF FIRST N	OMINEE /	IFGAI	GUAR															
																		Specimen Signature of Nominee / Guardian
City										Pin	Code							Percentage of Investment Allocation (integer)
NAME OF SECOND N	OMINEE	Mr.		Ms.														
																		Date of Birth         D         D         M         Y         Y         Y         Y           (In case of minor)
NAME OF PARENT / L	EGAL GUA	ARDIAN	(in cas	se of m	ninor)		Mr.		Ms									
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ADDRESS OF SECONE		E / LEG	AL GU	UARDI/ U U U U U U U U U U U U U U U U U U U	AN   hinor)					     Pin								Specimen Signature of Nominee / Guardian         Percentage of Investment Allocation (integer)

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

SIGNATURE(S) OF THE UNIT H	OLDER(S)
Name	Signature and Date
First Unit Holder	
Second Unit Holder	
Third Unit Holder	

#### INSTRUCTIONS FOR FILLING NOMINATION FORM

- (1) Nomination shall be maintained at folio / account level and shall be applicable for investments in all schemes in the folio / account. For existing investors Folio No., is mandatory, in absence of which the form is liable to be rejected.
- (2) Nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly.
- (3) Nomination shall not be allowed in a Folio held on behalf of a Minor. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- (4) Where a Folio has Joint Holders, all Joint Holders should sign the request for nomination/cancellation of nomination even if the mode of holding is not "Joint".
- (5) Minor(s) can be nominated and in that event, the name and address of the guardian of the minor nominee(s) 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.
- (6) 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.
- (7) Nomination in respect of the units stands rescinded upon the transfer of units.
- (8) Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and their allocation/share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation/share in favour of each of the nominees, Principal Mutual Fund / Principal Pnb Asset Management Company Private Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.
- (9) Transfer of units / payment of redemption proceeds, in favour of a Nominee shall be valid discharge by the AMC against the legal heirs.
- (10) The cancellation / change of nomination can be made only by those individuals who hold units on their own behalf singly or jointly.
- (11) 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 such Nominee(s).
- (12) Every new nomination for a folio / account will overwrite the existing nomination.



For investment related enquiries, Investor Grievance please contact:

## 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/BLUE INK only. Any overwriting/ cancellation should be countersigned by the applicants, failing which such application forms shall be liable for rejection. Please tick ( $\checkmark$ ) in the appropriate box provided.

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

#### (A) 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.

To prevent fraudulent practices investor are urged to make the Payment Instruments 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" and the same should be crossed "Account Pavee Only".

#### 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 Official Point of Acceptance. 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

FIIs 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 FIIs should be submitted only to the Official Point of Acceptance of the Asset Management Company in Mumbai.

To prevent fraudulent practices investor are urged to make the Payment Instruments 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" and the same should be crossed "Account Payee Only".

#### Payment Procedure - General

- The Asset Management Company will not accept cash / stockinvests / money order/postal order/ credit card/ post dated account-to- account transfer instructions / post dated cheques (except through SIP) for subscriptions.
- 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 Official Point of Acceptance/ Investor Service Centres, the completed application form with a Bank Draft/Pay Order payable at such Official Point of Acceptance for the investment amount (net of Demand Draft charges) may be forwarded to the nearest designated Official Point of Acceptance. Please note that Outstation Demand Draft that are not payable at par at the concerning Official Point of Acceptance where the application is submitted, will not be accepted.

#### (B) APPLICATION DETAILS

- 1. Existing Unitholders: In case of Applicant(s) who already have a Folio in Principal Mutual Fund, they can provide their folio number & first holder name in Section (1) and proceed to Section (6) of the Form. The details of such applicant(s) including details of bank account, sequence & mode of holding, address and nomination, as registered in the existing Folio number would apply to this investment and the said registered details would prevail over any conflicting information that may be furnished in this form. First Unitholders' name should be as per details in the existing folio number, else it would be liable for rejection. Where mandatory details for eg: PAN/KYC documents, local address in case of FII/NR/PIO has not been provided/furnished earlier the same be provided alongwith this application form. Any changes in details registered with us need to be done vide a seperate application request.
- 2 If the broker name & code is left blank, the application shall be treated as direct.
- 3 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.
- 4 Please write application serial number and name on the reverse of the cheque/demand draft.
- 5 The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).
- 6 In case the investor is a NRI/FII, an overseas address should also be provided, along with the local address. However, all correspondence shall be at the local address.
- 7 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.
- 9. 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).
- 10. 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 authorised Partner will sign on behalf of the firm. Similarly, for the Association of Persons (AOP), the application must be signed by the Authorised Signatory.

#### 11. Minor Applicants

(a) The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder. (b) Only Natural Guardian (i.e. Father or Mother)

or Court Appointed Legal Guardian shall be permitted. (c) As a mandatory requirement a photocopy of Supporting document evidencing relationship of Guardian with Minor and Date of Birth of Minor is to be submitted along with the Application Form. Such Document can be a copy of Birth Certificate of the Minor, School Leaving Certificate / Mark sheet issued by Higher Secondary Board of Respective States, ICSE, CBSE etc. or Passport of the Minor or such other suitable proof evidencing the relationship with the Minor and the date of birth, duly attested by a Gazetted Officer or Bank Manager. (d) In case of Legal Guardian, supporting documentary evidence shall be submitted duly attested by a Gazetted Officer or Bank Manager. (e) In case of Legal Guardian, supporting documentary evidence shall be submitted duly attested by a Gazetted Officer or Bank Manager. (e) To facilitate the processing of redemption requests, Investors are advised to ensure that the Guardian to the Minor Account/ Folio and to the Bank Account - as provided are one and the same person. (f) Minor Applicants are not eligible to Nominate. (g) Effective the date of Minor attaining Majority, no financial and non-financial transactions including fresh registration of Systematic Investment Plans (SIPs), Systematic Transfer Plans (STPs), Systematic Withdrawal Plans (SWPs) etc. shall be permitted, till such time a duly filled in "Service Request Form" along with mandatory enclosures are duly received at the OPT and status of the Folio/Account is updated from "Minor" to "Major" by the AMC/Registrar. Further information/ requirements in this regard are provided on www.principalindia.com or you may also visit any of our OPT nearest to you.

12. 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.

#### 13. ALLOTMENT OF UNITS IN DEMAT MODE/DEMAT ACCOUNT DETAILS -

Applicant who wishes to apply for allotment of units in electronic form must: (a) have a demat account with National Securities Depository Limited or Central Depository Services (India) Ltd. prior to making the application (b) fill the demat account number and DP ID details in relevant section provided in the Application Form (c) Ensure that the name(s) in the application are identical to those appearing in the account details with the DP. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the depository. For allotment in electronic form, units will be credited directly in the demat account of the investor. In case of incorrect/incomplete details, allotment of units will be made in physical form.

#### 14. TRANSACTION CHARGES

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

(i) First Time Mutual Fund Investor (across Mutual Funds): Transaction charge of ₹ 150/for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the Distributor/Agent of the first time investor and the balance shall be invested.

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

- (ii) Investor other than First Time Mutual Fund Investor: Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the Distributor/Agent of the investor and the balance shall be invested.
- (iii) Systematic Investment Plan (SIP): Transaction Charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 3-4 installments.
- (iv) Transaction charges shall not be deducted for:
  - (a) purchases /subscriptions for an amount less than ₹ 10,000/-;
  - (b) transaction other than purchases/subscriptions relating to new inflows such as Switch/Systematic Transfer Plan/Sweep facility under the Dividend Option of the Scheme(s) etc.;
  - (c) purchases/subscriptions made directly with PMF (i.e. not through any Distributor / Agent);
  - (d) transactions routed through Stock Exchange route.

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

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

#### (C) 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.

Where the requisite information pertaining to the Unitholder's Bank Account is available with AMC/ Mutual Fund, the AMC/Mutual Fund at its sole discretion will endeavour to credit the redemption / dividend proceeds directly to the Unitholders Bank account instead of issuing payment instrument. Similarly, the Mutual Fund/AMC, also reserves the right to issue a payment instrument despite of an Investor opting for Electronic Payment.

The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any nonreceipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the Investor.

For Minor Applicants, to facilitate the processing of redemption requests, Investors are advised to ensure that the Guardian to the Minor Account / Folio and to the Bank Account - as provided are one and the same person.

#### (I) Third Party Payments:

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

- 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 ₹ 50,000/- (each regular purchase or per SIP installment). However, this limit of ₹ 50,000 will not be applicable for payments made by a Guardian whose name is registered in the records of Principal Mutual Fund for the concerning Folio.
- Payment by Employer on behalf of employee under Systematic Investment Plans OR lumpsum / one time subscription, through Payroll deductions.
- Custodian on behalf of an FII or a client.
- Payment by AMC to a Distributor empanelled with it on account of commission/incentive etc. in the form of Mutual Fund Units of the Funds managed by the AMC through SIP or lump sum/one time subscription.

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

In case of exceptional situations 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) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid). In case an investor has multiple bank accounts, he should register them with the AMC (refer section 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 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 ₹ 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.

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 in 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 - Karvy 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&I.

#### For Application Form and details, please refer <u>www.principalindia.com</u> and Statement of Additional Information.

 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/NEFT: Investors who have opted for the ECS/NEFT 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/NEFT. 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/NEFT facility will receive dividend payments by cheques or demand drafts and the same will be mailed to the Unit holders.

Please note that currently the ECS/NEFT 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/NEFT shall not be effected.

#### (D) KYC REQUIREMENTS

As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] irrespective of the amount of transaction involved [Except for SIP upto ₹ 50,000/- per year per investor (Micro SIP)]. 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. As directed by SEBI, on submission of sufficient documentary evidence, submission of PAN shall not be insisted in case of Central Government, State Government and the officials appointed by the Courts e.g. official liquidator, court receiver etc. (under the category of Government) and residents of Sikkim while investing in Mutual Funds. The exemption from mandatory PAN requirement will apply to transactions undertaken on behalf of Central and State Government and not to the transactions of the employees of Central and State Government in their personal capacity.

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment. 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.

Further, to bring uniformity in KYC process, SEBI has introduced a common KYC procedure across all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes etc. All new Investors who are not KYC compliant are required to use common KYC Application Form to apply for KYC process and to mandatorily undergo In Person Verification(IPV) with any of the SEBI registered Intermediaries including Mutual Funds. With respect to Mutual Funds, IPV can be conducted by AMCs or any KYC compliant Mutual Fund Distributor who holds AMFI/NISM, certification. Further, for applications received directly by the Mutual Fund, IPV carried out by Scheduled Commercial Banks can also be relied upon. Investor upon completing KYC requirements(including IPV) through any of the SEBI registered Intermediaries, will not be required to undergo KYC process again with such Intermediaries including Mutual Funds.

AMC reserves the right to conduct fresh KYC of the investors or undertake enhanced KYC measures commensurate with the risk profile of the Investor. Further, AMC/Principal Trustee Co. Pvt. Ltd /Principal Mutual Fund reserves the right to reject the application forms for transactions in units of PMF not accompanied by letter/acknowledgement issued by the KRA. The KYC compliance status will be validated with the records of the KRA before allotting units

Existing KYC compliant Investors of Mutual Fund can continue to transact as per the current practice. However, existing investors are urged to comply with new KYC requirements including IPV as mandated by SEBI.

The KYC letter is one time and unique and can be used for transacting across the Mutual Funds.

All applications without PAN details and KYC requirements, are liable to be rejected.

#### (E) Nomination:

(1) Nomination shall be maintained at a Folio/Account level and shall be applicable for all investments for the Schemes in the Folio/Account. (2) 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. (3) Nomination shall be mandatory for new Folios/Accounts opened by Individual especially with Sole Holding. (4) Nomination shall not be allowed in a Folio held on behalf of Minor. (5) Those Investors who do not wish to nominate must sign separately confirming their non intention to nominate (6) Where a Folio/Account has Joint Holders, all Joint Holders must sign the request for nomination/cancellation of nomination, even if the mode of holding is not "Joint". Applicants can make multiple nomination of Acceptance of Transactions / www.principalindia.com (7) A minor can be nominated and in that event, the name and address of the guardian to 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. (8) 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. (9) Nomination in respect of unividuals who hold units on their own behalf singly or jointy. Every new nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of a somination. (12) On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of such Nominee. (13) Applicants who do not wish to nominate must,

#### F. Beneficial Owner:

- The applicant Investor(s) has/have to confirm that the units applied, upon allotment would be beneficially owned by them by ticking the appropriate response. In case the section is left blank, it shall be deemed that the Applicant Investor(s) is /are the Beneficial owner.
- 2. In case the applicant investor(s) selects "No" (i.e. the applicant Investor does not have beneficial interest in the units), he should specify the name of the beneficial owner as well. Where the applicant investor does not have beneficial ownership of units applied for or where the information is not fully provided, AMC may ask for further information/documents (including PAN/KYC acknowledgement) from applicant investor(s) or pertaining to the beneficial owner and/or reject the application or reverse the unit allotment or freeze the folio for further transactions / requests, till specified conditions are complied.

## MUTUAL FUND SERVICE SYSTEM (MFSS)

Pursuant to the provisions of SEBI circular no. bearing reference SEBI/MD/CIR No. 11/183204/2009 dated November 13, 2009 and guidelines issued by National Stock Exchange (NSE) thereafter, the below mentioned eligible schemes of Principal Mutual Fund (PMF) have been admitted on the order routing platform of NSE enabling investors to submit applications for subscription and redemption there under-

Name of Scheme(s)	Type of Scheme(s)
Principal Emerging Bluechip Fund	An Open ended Equity Scheme
Principal Large Cap Fund	An Open ended Equity Scheme
Principal Debt Savings Fund - Monthly Income Plan	An Open Ended Income Fund. Monthly income is not assured and subject to availability of distributable surplus
Principal Debt Savings Fund - Retail Plan	An Open Ended Income Fund
Principal Personal Tax Saver Fund	An Open Ended Equity Linked Savings Scheme

#### The salient features of this facility are as follows:

- 1. Purchase/redemption of units will be available to both existing and new investors. Currently switching of units, Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan will not be permitted through this facility.
- The list of eligible schemes is subject to change from time to time.
- In order to facilitate transactions through stock exchange infrastructure, NSE has introduced Mutual Fund Service System (MFSS). All trading members registered with NSE as participants and Clearing 3. Members registered with National Securities Clearing Corporation Limited (NCCL), who are registered with AMFI as mutual fund advisors and who are empanelled with Principal Pnb Asset Management Company Pvt. Ltd. (AMC) [Eligible brokers] will be eligible to offer this facility to the investors. Further, Depository Participants of registered Depositories who are also registered with AMFI as mutual fund advisors and empanelled with Principal Pnb Asset Management Company Pvt. Ltd. (AMC) shall also be eligible to process redemption request only. Eligible investors who are willing to transact under this facility are required to register themselves with eligible brokers.
- The units of eligible schemes are not listed on NSE and the same cannot be traded on stock exchange like shares. The window for purchase/redemption of units on NSE will be available between 9.00 a.m. 4 to 3.00 p.m. or such other timings as may be decided.
- All Eligible Brokers, Clearing Members and Depository Participants [Eligible Brokers], will be considered as the Official Point of Acceptance for the transactions done under this facility. 5
- 6 Investors have an option to hold units in physical form or in dematerialized form.
- International Security Identification Number (ISIN) in respect of plans/options of the eligible schemes have been created and admitted in National Securities Depository Ltd. (NSDL) and Central Depository 7 Services (India) Ltd. (CDSL).
- 8 Investors will be able to purchase/redeem units in the eligible schemes in the following manner:
  - Physical Form: Ι.
    - Investors desirous of transacting (subscription/redemption) through NSE should approach an Eligible Broker along with duly filled in application form and other documents (including KYC and PAN) as may be required. The payment for subscription should be made to the eligible broker.
    - Dispatch of accounts statements and payment of redemption proceeds will be made by the Mutual Fund / registrar directly to the investor. Based on the information provided by the investor the 11 redemption payout shall be to the investor's bank account registered with the Mutual Fund.
    - Incase of a subscription transaction, the allotment of units will be on 'Provisional' basis till the time AMC/Karvy Computershare Pvt. Ltd. (registrar) has received all the required documents from Ш. the eligible brokers. Any application for redemption of units so allotted on provisional basis will be rejected.
    - IV In case investor desires to convert the existing physical units into dematerialized form, the request for the same will have to be submitted to the Depository Participant.

#### Dematerialized Form:

- Eligible investors having a beneficiary account with a Depository Participant may avail the facility to subscribe units in dematerialize form. L
- 11. Eligible investor desirous in transacting (Subscription/redemption) through NSE should place an order with eligible broker.
  - (a) In case of subscription, the investor should provide their depository account details to the eligible broker. The purchase order thereafter will be entered in the stock exchange system and an order confirmation slip will be issued to the investor. The investor will transfer the funds to eligible broker. The allotment details will be provided by eligible brokers to the investors. Investors shall receive units through Eligible Brokers pool account. Principal Mutual Fund / Principal Pnb Asset Management Company Private Limited (PAMC) would credit the units to Eligible Broker's Pool Account and the Eligible Broker shall in turn credit the units to the respective Investor. No account statements will be forwarded to the investor.
  - In case of redemotion, the investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account. The (b) redemption order shall be entered in the system and an order confirmation slip shall be issued to the investor. The redemption proceeds will be credited to the bank account of the investor, as per bank account details recorded with the Depository Participant through Eligible Broker's Pool Account. Such payment of redemption proceeds will be made by PMF/PAMC to the Broker / Clearing Member and the Eligible Broker shall in turn credit the redemption proceeds to the respective Investors Bank Account. In case of redemption, Investors can also approach Depository Participants for their transactions.

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

- 9 Applications for purchase/redemption of units which are incomplete/invalid are liable to be rejected.
- 10. For any complaints or grievances against the Eligible Brokers with respect to transactions done through NSE, the investor should either contact the concerned Eligible Broker or Investor Grievance Cell of NSE. In case of non-financial request/applications such as change in address, change in bank details etc. the investors should approach Investors Service Centers of Principal Mutual Fund if units are held in physical mode and the respective Depository Participant if the units are held in dematerialize mode.
- 11. Investors will have to comply with KYC norms as prescribed by NSE/CDSL/NSDL and Principal Mutual Fund from time to time.
- The applicability of NAV will be subject to quidelines issued by SEBI on uniform cut-off timings for applicability of NAV for Mutual Funds Scheme(s)/plan(s). 12.
- 13. This facility shall be subject to the terms and conditions specified and guidelines issued by SEBI/AMFI/NSE from time to time.
- 14. AMC reserves the right to change / modify or discontinue this facility at anytime in future.

CHECKLIST	Documents	Companies	Societies		Investments	Trusts	NRI	Flls	Individual
Please ensure that:				Firms	through POA				
<ul> <li>All relevant particulars are filled in / ticked in the form</li> <li>Full name of each holder</li> </ul>	Resolution / Authorisation to invest	~	~	~		~		~	
<ul> <li>Full Address</li> <li>Full Address</li> <li>Resident Individual - Indian address or ◆NRI / FII - Foreign address &amp; Local Address</li> <li>Bank mandate ● PAN details &amp; Proof of PAN</li> </ul>	List of Authorised Signatories with Specimen signature(s)	~	~	V	2	2		~	
Scheme / Plan / Option details      Payment details      Mode of holding      Legal Status     PAN details are furnished [Refer Instruction No. D(I)]).	Memorandum & Articles of Association	~							
<ul> <li>KYC acknowledgement letter is enclosed [Refer Instruction No. D(II)].</li> </ul>	Trust Deed					~			
<ul> <li>Your investment is not less than the minimum investment amount.</li> </ul>	Bye-laws		~						
Your application is completed and signed by all applicants.	Partnership Deed			~					
To prevent fraudulent practices investor are urged to make the Payment Instruments favouring Name of the Scheme A/c. First Investor Namef OR Name of the Scheme A/c.	Overseas Auditors Certificate							~	
Permanent Account Numberf OR Name of the Scheme A/c. Folio Numberf and the same should be crossed Account Payee Onlyf.	Notarised Power of Attorney				~				
<ul> <li>On the reverse of the payment instrument submitted please mention the Application Number, PAN and Name of the First Applicant.</li> </ul>	Bank confirmation of Non-Resident						~		
ccompanying documents	Account Type / FIRC								
Please submit the following documents with your application (where applicable).	Copy of PAN Card	~	~	~	~	~	~	~	~

Copy of KYC acknowledgement letter

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Please submit the following documents with your application (where applicable). Incase of non-individuals all documents should be true copies certified by a Director / Trustee / Company Secretary / Authorised Signatory.

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

• Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures, Sanjay Place, Agra-282 002 • Ahmedabad: 201-202, Shail Buildings, Opp. Madhusudhan House, Off. C. G. Road, Nr. Navrangpura, Telephone Exchange, Ahmedabad-380 006 • Ajmer: 1, 2nd Floor, Ajmer Tower, Kutchary Road, Ajmer-305 001 • Aligarh: 1st Floor, Kumar Plaza, Aligarh-202 001 • Allahabad: RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S.P. Marg, Civil Lines, Allahabad-211 001 • Amritsar: 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar-143 001 • Anand: F-6, Chitrangana Complex, Opp. Motikaka Chawl, V.V. Nagar, Anand-388 001 • Aurangabad: Shop No. 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad-431 001 • Bangalore: No. 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore-560 025 • Bankura: Ambika Market, Natungani, Bankura-722 101 • Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly. Station Road, Bareilly-243 001 • Belgaum: Fk-1, Ambedkar Road, Opp. Civil Hospital, Belgaum-590 001 • Bharuch: Gr. Floor, Office No-6, Aditya Complex, Opp. Kasak Temple, Bharuch-392 001 • Bhatinda: 2048, 1st Floor, Opp. Canara Bank, The Mall Road, Bhatinda-151 001 • Bhavnagar: Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar-364 001 • Bhilai: No.138, New Civic Centre, Bhilai-490 006 • Bhopal: Kay Kay Business Centre, 133, Zone 1, M.P. Nagar, Bhopal-462 011 • Bhubaneshwar: Plot No- 104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751 013 • Bikaner: 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner-334 003 • Bokaro: B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector-4, Bokaro Steel City, Bokaro-827 004 • Burdwan: 495, B.C. Road, Beside Proyojoni, Burdwan-713 101 • Calicut: 2nd Floor, Sowbhagya Shoping Complex, Mavoor Road, Calicut-673 004 • Chandigarh: SCO 371-372, 1st Floor, Above HDFC Bank, Sector 35-B, Chandigarh-160 022 • Chennai: Flat No. F11, 1st Floor, Akshya Plaza, Erstwhile Harris Road, Opp. Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai-600 002 • Cochin: Building No. 39, Ali Arcade ,1st Floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin-682 036 • Coimbatore: 29/1, 1st Floor, Chinthamani Nagar, Opp. Indian Overseas Bank, N.S.R. Road, Saibaba Colony, Coimbatore-641 011 • Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack-753 001 • Dalhousie: 19, R.N. Mukherjee Road, 2nd Floor, Dalhousie, Kolkatta-700 001 • Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun-248 001 • Dhanbad: 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad-826 001 • Durgapur: Old Dutta Automobiles Building, 1st Floor, Nachan Road, Benachity, Durgapur-713 213 • Erode: No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003 • Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad-121 001 • Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad-201 001 • Gorakhpur: Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur-273 001 • Gurgaon: Shop No. 18, Gr. Floor, Sector-14, Opp. AKD Tower, Near Huda Office, Gurgaon-122 001 • Guwahati: 54 Sagarika Bhawan, R. G. Baruah Road, Guwahati-781 024 • Gwalior: Shindi Ki Chawani, Nadi Gate Pul, M.L.B. Road, Gwalior-474 001 • Hubli: 8 & 9, Upper Gr. Floor, C Block, Akshaya Park, Gokul Road, Hubli-580 029 • Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034 • Indore: G-7, Royal Ratan Building, M.G. Road, Opp. Kotak Mahindra Bank, Indore-452 001 • Jabalpur: 43, Naya Bazar, Opp. Shyam Talkies, Jabalpur (M.P.)-482 001 • Jaipur: S-16 A, 3rd Floor, Land mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur-302 001 • Jalandhar: Lower Gr. Floor, Office No. 3, Arora Prime Tower, Plot No : 28, G.T. Road, Jalandhar-144 004 • Jalgaon: 148, Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon-425 001 • Jammu: 29 D/C, Green Belt Park, Near Service Selection Commission Office, Gandhi Nagar, Jammu-180 004 • Jamnagar: 108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalow, Jamnagar-361 001 • Jamshedpur: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji & Sons, 3-S B Shop Area, Main Road, Bistupur, Jamshedpur-831 001 • Jodhpur: 203, Modi Arcade, Chupasni Road, Jodhpur-342 001 • Junagadh: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh-362 001 • Kanpur: 15/46, Opp. Muir Mills, Civil Lines, Kanpur-208 001 • Kolkata: 166A, Rash Behari Avenue, Kolkata-700029 • Kolhapur: 610-A, A.K. Vardhaman Chambers, 2nd Lane, Shahupuri, Kolhapur-416 001 • Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota-324 007 • Kottayam: 1st Floor, CSI Ascension Church Complex, Kottayam-686 001 • Lucknow: Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001. • Ludhiana: SCO-3, Bawa Building, Feroze Gandhi Market, Ludhiana-141 001 • Madurai: Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp. Nagappa Motors, Madurai-625 010 • Malda: Sahistuli Under Ward No. 6, English Bazar, Municipality, No. 1 Govt. Colony, Malda-732 101 • Mangalore: Mahendra Arcade , Gr. Floor, Karangalapani, Kodialbail, Managalore-575 003 • Meerut: 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut-250 002 • Mehsana: U L 47 Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana - 384 002.• Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad-244 001 • Mumbai: Fort: Office No. 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai-400001 • Borivali: Gr. Floor, Himanshu Bldg., Sodawala Lane, Chandawarkar Road, Borivali (West), Mumbai-400 092. • Thane: 1st Floor, Jeevan Chaya Bldg, Near Adidas Show Room, Ram Maruti Road, Thane (W)-400 601 • Muzaffarpur: 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar-842 001 • Mysore: L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore-570 001 • Nadiad: 105 GF City Point, Near Paras Cinema, Nadiad-387 001 • Nagpur: Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur - 440 001 • Nasik: S-12, 2nd Floor, Suyojit Sankul, Sharanpur Road, Nasik-422 002 • Navsari: 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari-396 445 • New Delhi: 2E / 23, Jhandewalan Extn., New Delhi-110 055 • Noida: 307 Jaipuria Plaza, D-68-A, 2nd Floor, Opp. Delhi Public School, Sector 26, Noida-201 301 • Panipat: 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G.T. Road, Panipat-132 103 • Panjim: City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 and 20, Dada Vaidya Road, Panjim-403 001 • Patiala: SCO 27-D, Chhoti Baradari, Patiala-147 001 • Patna: 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna-800 001 • Pondicherry: 1st Floor, No.7, Thiayagaraja Street, Pondicherry-605 001 • Pune: Shop No. 16, 17 & 18, Gr. Floor, Shreenath Plaza, Dnayneshwar Paduka Chowk, F.C.Road, Pune-411 004 • Raipur: Room No: TF-31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G.E. Road, Raipur-492 001. • Rajkot: 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram, Rajkot-360 001 • Ranchi: Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi-834 001 • Rourkela: 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela-769 012 • Salem: 49 / 50, Fort Main Road Old No.17, 1st Floor, Shevapet, Salem-636 002 • Shillong: Mani Bhawan, Thana Road, Lower Police Bazar, Shillong-739 001 • Shimla: Triveni Building, By Pas Chowk, Khallini, Shimla-171 002 • Siliguri: Nanak Complex, Near Church Road, Sevoke Road, Siliguri-734 401 • Surat: G-16, Empire State Building, Nr. Udhna Darwaja, Ring Road, Surat-395 009 • Tirunelveli: Jeney Building, 55/18, S. N. Road, Near Arvind Eye Hospital, Tirunelveli-627 001 • Trichur: 2'nd Floor, Brother's Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur-680 001 • Trichy: 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy-621 017 • Trivandrum: 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum-695 010 • Udaipur: 201-202, Madhav Chambers, Opp. G. P. O., Chetak Circle, Madhuban, Udaipur-313 001 • Vadodara: Piccadilly, Office # 5, 1st Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara-390 007 • Valsad: Shop No. 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad-396 001 • Vapi: Shop No. 5, Phikhaji Residency, Opp. DCB Bank, Vapi Silvassa Road, Vapi-396 195 • Varanasi: D-64/132, KA, 1st Floor, Anant Complex, Sigra, Varanasi-221 001 • Vellore: No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore-632 001 • Vijayawada: 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada-520 010 • Visakhapatnam: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam-530 016 • Warangal: 5-6-95, 1st Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal-500 601.

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

### Principal Pnb Asset Management Company Private Limited - Official Point of Acceptance:

- Mumbai: Exchange Plaza, 'B' wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai 400 051
- Ahmedabad: 401, Broadway Business Centre, Opp. Samartheshwar Mahadev Temple, Law Garden Cross Road, Ellisbridge, Ahmedabad-380 006
- Asansol: Safe Savings, Street No.1, House No.2, Hindustan Park, Asansol 713 304
- Bangalore: Sigma Trident, 11/2, 1st Floor, Hayes Road, Off. Richmond Road, Bangalore-560 025
- Bhubaneshwar: Plot No: B-15, Arihant Plaza, 2nd Floor, Sahid Nagar, Bhubaneswar-751 007
- Chandigarh: SCO 455-56, 2nd Floor, Sector-35 C, Chandigarh-160 022
- Chennai: 305, Challamal Complex, 3rd Floor, 11 Thiyagaraya Road, Chennai-600 017
- Cochin: 2nd Flr., Mayur Business Center, Pullepady Junction, Chittor Road, Cochin-682 035
- Goa\*: C/o Advani Business Center, Neelkamal Arcade, CL -13, Atmaram Borkar Road, Panjim, Goa- 403 001
- Hyderabad: White House, 503, 5th Floor, Block No. 1, Begumpet, Hyderabad-500 016
- Indore: 222, 2nd Floor, City Center, 570, M.G. Road, Indore-452 001
- Jaipur: 305-B, 3rd Floor, Shyam Anukampa Complex, Ashok Marg, C-Scheme, Jaipur-302 001
- Kanpur: 118-119, Kan Chambers, Near Stock Exchange Building, 14/113 Civil Lines, Kanpur-208 001
- Kolkata: Block No. 503, SHUBHAM, 5th Floor, 1, Sarojini Naidu Sarani, Kolkata-700 017
- Lucknow: Sky Hi Chambers, S-205, 2nd Floor, 11/5, Park Road, Lucknow-226 001
- New Delhi: Alps Building,1st Floor, 56 Janpath, New Delhi-110 001
- Pune: Unit No: 103 & 104, 1st Floor, Rainbow Plaza, Opp. Modern Highschool, Jangali Maharaj Road, Shivaji Nagar, Pune 411 005
- Surat: 206 Jolly Plaza, Athwagate, Surat-395 001
- Vadodara: 103, Paradise Complex, Sayajigunj, Vadodara-390 005.

\*Note: These locations are not Official Point of Acceptance.

## Registrar:

 Karvy Computershare Pvt. Ltd. (Unit Principal Mutual Fund)

 'Madhura Estates', Municipal No.1-9/13/C, Plot No.13 & 13-C, Survey No.74 & 75, Madhapur Village, Ranga Reddy District, Hyderabad-500 081.

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

#### For any enquiries and/or queries, investors are advised to address a suitable communication to AMC at:

