



## Principal Pnb Asset Management Company Pvt. Ltd.

Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex,  
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## COMMON TRANSACTION FORM

(For existing unitholders only)

Sole/First Holder : \_\_\_\_\_ Pan\* \_\_\_\_\_  
Common A/c No. : \_\_\_\_\_ Date \_\_\_\_\_  
Second Holder : \_\_\_\_\_ Pan\* \_\_\_\_\_  
Third Holder : \_\_\_\_\_ Pan\* \_\_\_\_\_  
☐ KYC Acknowledgement Letter\* [\* indicates - Refer overleaf]

### DISTRIBUTOR INFORMATION

Broker ARN Code : 54854 Sub-Broker ARN Code: \_\_\_\_\_ EUIN: \_\_\_\_\_

Sub-Broker Code: \_\_\_\_\_ Principal Group Employee Code: \_\_\_\_\_

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. (Refer Instruction No. 14)  
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Signature of Sole/ First Applicant/ Holder

### ADDITIONAL PURCHASE (Refer Instruction No. 3 to 9 overleaf)

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY [Refer Instruction No. 15]**  
In case the subscription amount is ₹ 10,000/- or more and the Distributor has opted to receive Transaction Charges, ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the Distributor. Units will be issued against the balance amount invested.

**INVESTMENT DETAILS:** I/We want to make additional purchases in:

Scheme \_\_\_\_\_

Plan (Please ✓) ☐ Direct Plan ☐ Regular Plan Option/Facility \_\_\_\_\_

Cheque / DD / PO / RTGS / NEFT No. \_\_\_\_\_ for ₹ \_\_\_\_\_

dated \_\_\_\_\_ from Bank A/c No. \_\_\_\_\_

Drawn on / Payment from Bank & Branch \_\_\_\_\_

DD Charges ₹ \_\_\_\_\_ Gross Amount\* ₹ (in figures) \_\_\_\_\_ **MANDATORY**

Gross Amount\* ₹ (in words) \_\_\_\_\_

\*Cheque/DD + DD Charges

**Details of the Payer** (In case First Unitholder is not one of the Account holder(s) of the Bank A/c. mentioned herein)

☐ Parent/Guardian/Related person (Not to exceed ₹ 50,000): \_\_\_\_\_ Name \_\_\_\_\_

☐ Employer: \_\_\_\_\_ Name \_\_\_\_\_

☐ Custodian: \_\_\_\_\_ Name \_\_\_\_\_

Mandatory Enclosure: ☐ KYC acknowledgement letter & ☐ Joint Declaration of the Bank A/c.

Please enclose any one of the relevant documents as indicated below as per the Mode of Payment: (Enclosed please ✓)

• RTGS / NEFT / ECS / Bank Transfer - ☐ Instruction to the Bank from the Unitholder to Debit the Account.  
OR

• DD / Pay order / Banker's Cheque and the like - ☐ Declaration / Acknowledgement from Bank  
☐ Copy of Passbook / Bank Statement

### REDEMPTION (Refer Instruction No. 2 & 7 overleaf)

I/We want to redeem \_\_\_\_\_ units or ₹ (in figures) \_\_\_\_\_  
₹ (in words) \_\_\_\_\_ from  
Scheme \_\_\_\_\_

Plan (Please ✓) ☐ Direct Plan ☐ Regular Plan Option/Facility \_\_\_\_\_

Kindly credit my/our account with \_\_\_\_\_ Bank. Multiple Bank A/c. has been registered in/our folio

[Note: In case of redemption application submitted along with a Change of Bank Mandate (new and unregistered), the new bank account shall not be considered for payment of redemption proceeds, unless and until it is registered in the records of R&T. The redemption proceeds in such cases will be paid to the existing registered bank account.]

### SWITCH (Refer Instruction No. 12 overleaf)

I/We would like to switch \_\_\_\_\_ units or ₹ (in figures) \_\_\_\_\_

₹ (in words) \_\_\_\_\_

From : Scheme \_\_\_\_\_

Plan (Please ✓) ☐ Direct Plan ☐ Regular Plan Option/Facility \_\_\_\_\_

To : Scheme \_\_\_\_\_

Plan (Please ✓): ☐ Direct Plan ☐ Regular Plan Option/Facility \_\_\_\_\_

Sweep to Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option/Facility \_\_\_\_\_

(In case of Sweep Facility, please ensure to fulfill the minimum investment criteria in the Sweep in scheme)  
In case the choice of option is not indicated, default option shall be Growth Option, Under Dividend Option, the default sub-option shall be Dividend reinvestment option.

### EMAIL / SMS SERVICES

☐ I/We wish to receive following communication over E-mail:

☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Returns/Information

E-mail : \_\_\_\_\_

☐ I/We wish to receive updates via SMS on my/our Mobile. Cell No. : \_\_\_\_\_

### ULTIMATE BENEFICIARY OWNER (UBO) DETAILS (Refer Instruction No. 14) (For Non-individual Only: UBO Declaration attached)

☐ Applicant is the UBO(s) of this investment (Default) ☐ Applicant is NOT the UBO(s) of this investment

**In case there is any change in your KYC information please update the same by using the prescribed 'KYC Change Request Form' and submit the same at the Point of Service of any KYC Registration agency.**

I/We consent to and authorize the AMC to share all information (including without limitation personal information or sensitive personal data or information) provided by me/us for transacting in Principal Mutual Fund with any of its Associates/Group Companies, for offering their services and products.

I/We have read and understood the contents of the Statement of Additional Information and Scheme Information Document of the respective Scheme(s). I/We have requested transaction(s)/modification(s) as stated herein and agree to abide by the terms and conditions of the respective scheme(s)/Plan(s)/Option(s). I/we will also inform Principal Mutual Fund of any changes in my/our account details. I/We confirm that I/we have read and understood "Privacy Policy" of PMF/AMC hosted on [www.principalindia.com](http://www.principalindia.com) and hereby consent to and authorize AMC to collect personal information or sensitive personal data or information as defined in the "Privacy Policy" and to use all such information including without limitation personal information /sensitive personal data or information provided by me/us for extending and offering services and support requested and to share with and disclose the same to PMF/AMC's Associates/Group Companies (Affiliates), for offering their services and products.

I/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.

I/We further confirm that the ARN Holder (Broker/sub-Broker) has disclosed to me/us all the commissions (in the form of trail commission or any other mode) payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme(s) has been recommended to me/us. I/we further understand that the contents hereof form an integral part of the main application form.

Signature of Sole/  
First Unitholder/ POA  
Holder/Guardian

Signature of  
Second Unitholder /  
POA Holder

Signature of  
Third Unitholder /  
POA Holder

(In case of Joint Holders, all Unit Holders must sign)

## INSTRUCTIONS AND INFORMATION

1. Before investing, please refer the Scheme Information Document (SID) of the respective scheme(s) alongwith Statement of Additional Information and addendums issued from time to time.
2. For redeeming units, in case the balance in your account does not cover the amount of the request, the account shall be closed and the entire such (lesser) amount shall be sent to you. The redemption proceeds shall be credited to the default Bank account registered with the AMC.
3. The additional purchase amount should be  $\geq$  Minimum Investment / Minimum Additional Investment amount.
4. All payment instruments should be drawn in favour of "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 crossed "A/c Payee only".
5. The first unit holder should be one of the Bank Account Holder from which the payment for subscription is being made. Purchase application requests should mandatorily mention the payment details i.e. account number, bank and branch name of the bank account used for issuing the payments to the fund.
6. **Direct Plan** - Investors subscribing/redeeming under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Option provided by ticking the box made available for the same. Investors should also indicate "Direct" in the ARN/Broker column of the application form. However, in case ARN/Broker Code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the ARN/Broker Code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without ARN/Broker Code or "Direct" mentioned in the ARN/Broker Column, the application will be processed under Direct Plan. If no plan i.e. Direct/Regular is ticked, then application having ARN/Broker Code will be considered under Regular Plan.
7. Investors have the facility to register Multiple Bank Accounts - upto 5 in case of Individuals and upto 10 in case of non-individuals, by filling up and submitting the "Bank Account Registration Form" at any of the Official Point of Acceptance (OPT). In case of payments received from First Unitholder 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.
8. In specific exceptional situations where Third Party payment is permitted like (i) Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) in consideration of natural love and affection or as gift for value not exceeding ₹ 50,000 for each purchase, (ii) Payment by an Employer on behalf of Employee under Systematic Investment Plans or lumpsum / One time subscription through Payroll deductions or (iii) Custodian on behalf of an FI or a client - KYC acknowledgment letter of the investor and the KYC of the person making the payment is mandatory irrespective of any amount of investment. Additionally, a joint declaration is also required to be submitted.
9. In case of payment through RTGS/NEFT/ECS/Bank Transfer and the like, Unitholder should mandatorily attach the Instructions provided to the Bank stating the account number to be debited. In case of Prefunded Instrument viz. Pay order / Demand Draft / Banker's Cheque and the like, a certificate from the Bank stating the Name of the Account holders and Account Number which has been debited to issue such instrument OR a copy of acknowledgement from the Bank wherein the instructions to debit the Investor's bank account 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 must be enclosed. Further, in case of prefunded Instrument viz. Pay Order / Demand Draft issued against cash (acceptable for less than ₹ 50,000/- only), a certificate from the Bank stating the Name, Address, Bank Account No. and PAN (if available) of the person who has requested for the Instrument must be enclosed.
10. If you have selected the Dividend Option, please mention the Facilities (i.e. Payout / Reinvestment / Sweep / Accumulation / Auto Earnings Payout) wherever available in the Scheme(s) / Plan(s). In case the same is left blank, the default option/facility as provided in the SID of the respective Scheme(s) shall be considered and application shall be processed accordingly.
11. Folios Held on behalf of Minor - 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.
12. In case of switch, the present value of investment in the scheme from which the switch-out is requested should be  $\geq$  to the minimum investment / minimum additional investment requirement of the scheme into which the investment is proposed to be switched in.
13. If the broker name and code is left blank, the application shall be treated as Direct.
14. **BENEFICIAL OWNER:** (1) 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. (3) Pursuant to guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s).  
Ultimate Beneficial Owner(s) means:  
  - **For Investor other than Trust:** A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of / entitlements to:
    - i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
    - ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

- **For Trust:** The settler of the trust, the trustees, the protector, the beneficiaries with 15% or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

**Applicability for foreign investors:** The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

**This Declaration form must mandatorily be accompanied with**

Authorized signatory list of the investor, PAN copy of the investor, PAN copy of each of the beneficial owners, KYC acknowledgement.

**All enclosures to this declaration form must be presented in original for verification, else the declaration form will not be accepted.**

15. **Employee Unique Identification Number (EUIDN)** - EUIDN is a unique identification number granted to the employee of ARN holders. This unique identity number helps to capture the details of employee/relationship manager/sales person of the Distributor who has interacted with the Investor for sale of Mutual Fund Products. Capturing EUIDN will help curb mis-selling of Mutual Fund Products, prevent fraudulent practices and will help the Mutual Fund to know the personnel involved in such practices and take suitable action, even if the employee/relationship manager/salesperson quits the Company, particularly in an advisory transaction. In case EUIDN field is left blank, it would be assumed that the Investor agrees to the declaration provided in bold in the section "Distributor Information". Investors are requested to mandatorily sign at the space allocated in the section, as a token of having read and understood the declaration.
16. **Transaction Charges(TC):** TC of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the Distributor / Agent (who has opted to receive TC) of the investor and the balance shall be invested. TC 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, 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.
17. **Privacy Policy:** Privacy policy of the Company (AMC) is hosted on our website and Investors are requested to kindly read the same. For the purpose of processing the application AMC collects sensitive personal information from the Investor such as, but not limited to Name, Address, PAN details, KYC etc. AMC does not disclose any non-public / sensitive personal data or information about Investors to anyone, except as specified in the Privacy Policy / required under the statutory provisions/called upon by any Statutory Authority/as necessary to provide its services or otherwise consented by the Investor. If the Investor requires or has consented, such sensitive personal information may also be shared with Associates/Group Co. of AMC, enabling them to offer their services /products. However, AMC may disclose all of the information collected with respect to the Investor, to certain Affiliates, Business Partners, Service Providers, Vendors that provide service to us post entering into contractual agreements with such third parties that prohibits such Parties from disclosing/ using such sensitive personal information.
18. In case of investors who have furnished their KYC acknowledgement letter and may thereafter wish to furnish a request for any change in address, should send such a request along with proof for new address to any Point of Service Centre of KYC Registration Agency (KRA) for doing the needful.
19. Following person(s) shall not be permitted to make any fresh purchases/additional purchases/switches in any schemes of Principal Mutual Fund (a) "United States Persons" within the meaning of Regulation S under the United States Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time; or (b) residents of Canada.  
If an existing investor subsequently becomes a resident of U.S. or Canada, then such investor will not be able to purchase any additional units of the schemes of Principal Mutual Fund.

For Application Forms / Declaration Formats / Bank Account Registration Form and other details refer our website [www.principalindia.com](http://www.principalindia.com) or visit our Investor Service Centre. Further, any Customer queries, please contact our **Toll Free No. 1800 425 5600** between 9.00 am to 8.00 pm from Monday-Saturday.

\* It is mandatory for all existing and prospective Investors (including joint holders, guardians and NRIs) to submit PAN card copy and copy of Know Your Customer Acknowledgement letter (KYC Letter) issued by KRA alongwith this Form.

## NOMINATION

Investors who may have not as yet appointed a Nominee for their Investments, are advised to appoint their nominee(s). All that needs to be done, is to submit a duly filled-up Nomination Form at the OPT nearest to you. A nominee is entitled to receive units allotted to the unitholder; in the event of unfortunate demise of a unitholder. Failure to appoint a nominee, could involve a complex and a more time consuming procedure for transmission/redemption of units. OPTs or downloaded from Nomination Forms can be procured from any of our [www.principalindia.com](http://www.principalindia.com).