

**KEY INFORMATION MEMORANDUM
AND
APPLICATION FORM**

Principal Pnb Fixed Maturity Plan 91 Days - Series XXIII

A close-ended Debt Scheme offering Fixed Maturity Plan

New Fund Offer Price:

Offer of Units of Rs.10/- each for cash during the New Fund Offer.

New Fund Offer Opens on : September 1, 2010

New Fund Offer Closes on : September 8, 2010

Principal Pnb Asset Management Company Private Limited

Investment Manager to Principal Mutual Fund

Exchange Plaza, 'B' Wing, 2nd Floor, NSE Building, Bandra Kurla Complex, Bandra (East),
Mumbai-400 051, India.+

Principal Mutual Fund

Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai- 400 020

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) 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.

+ Not an Official Point of Acceptance



Investment Objective	To build an income oriented portfolio and generate returns through investment in Debt/Money Market Instruments and Government Securities.			
Asset Allocation Pattern of the scheme	Under normal circumstances, the asset allocation of the Scheme will be as under:			
	Type of Instrument(s)	Indicative Allocation (% of Total Assets)		Risk Profile
		Minimum	Maximum	
	1. Debt securities (including securitized debt *) and Money Market Instruments.	0%	100%	Low to Medium
	2. Government Securities	0%	100%	Low
	* Investment in Securitised Debt may be up to 50% of the net assets of the Scheme.			
Risk Profile of the Scheme	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: In case of Fixed Income and Government Securities, changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings (and thus the value of the Scheme's units). Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the value of the units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates.			
Plans & Options	The Scheme will have Growth and Dividend Options. The Dividend Option will have the facility of Payout and Sweep.			
Applicable NAV	For Purchases/Switch in: Being a close ended scheme, application for subscription will be accepted during the New Fund Offer only. For Redemption/Switch out: No redemption/Switch out shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode. The NAV applicable for payment of repurchase proceeds to the investors on maturity of the scheme.			
Minimum Application / Redemption Amount / Number of Units	Purchase	Additional Purchase	Repurchase	
	Rs. 5,000 and any amount thereafter	Not Applicable being a close-ended scheme	No repurchase allowed prior to the maturity of the scheme	
Dispatch of Redemption Proceeds	No redemption of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchange. The scheme shall be fully redeemed on the date of maturity and redemption proceeds shall be paid out within 10 business days.			
Benchmark Index	CRISIL Liquid Fund Index			
Dividend Policy	Trustees reserve the right to declare dividend subject to the Scheme generating adequate distributable surplus.			
Name of the Fund Manager	Mr. Shobit Gupta			
Name of the Trustee Company	Principal Trustee Company Private Limited			
Performance of the Scheme:	Being a new scheme, it does not have any performance track record.			
Expenses of the Scheme				
(i) Load Structure :	New Fund Offer Period	Continuous Offer		
	Entry Load : N.A.	Entry Load : N.A.		
	Exit Load : N.A.	Exit Load : N.A. being a close-ended scheme		
(ii) Recurring Expenses :	First Rs.100 crores of the average Weekly net assets: 2.25% Next Rs.300 crores of the average Weekly net assets: 2.00% Next Rs.300 crores of the average Weekly net assets: 1.75% Balance: 1.50%	Actual expenses for the previous financial year: Not Applicable being a new scheme		
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.			

TAX & LEGAL & GENERAL INFORMATION

TAXATION ON INVESTING IN MUTUAL FUNDS

The following tax implications are provided for general information purposes based on the law prevalent as on the date of this document. Such implications would have to be determined taking into account the specific facts of each individual case. Further, in the event of amendments to legislation pertaining to taxation from time to time, the nature and / or quantum of such benefits / implications is subject to change.

Accordingly, it is recommended that each Unit holder 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 the Mutual Fund registered under Securities and Exchange Board of India Act, 1992 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").

The income received by such Mutual Fund is not liable for deduction of income tax at source as per the provisions of Section 196(iv) of the Act. Where the Fund receives any income from investments made in overseas jurisdiction, the same may be subject to withholding in the relevant jurisdiction from which the income is received. As the income of the fund is exempt from tax in India, credit / refund in respect of such foreign taxes may not be available in India.

Tax on distribution of income by the Mutual Fund to the Unit holders:

Under section 115R of the Act, income distribution, if any, made by the Mutual Fund to the unit holders will attract distribution tax at the following rates:

- **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 @ 7.5% and education cess and secondary and higher education cess @ 3% on the amount of tax and surcharge, in case income is distributed to individuals and HUFs; and
 - @ 20% plus surcharge on such income-tax @ 7.5% and education cess and secondary and higher education cess @ 3% on the amount of tax and surcharge, in case of income distributed to persons other than individuals and HUFs.

Proviso (b) to Section 115R(2) of the Act provides exemption to equity oriented mutual funds from paying distribution tax on income distributed.

Further, in case of distribution of income already paid by the Scheme, the Trustee / AMC reserves the right to recover the additional income-tax on distribution of income so paid from the unit holders of respective Plan/option.

The expression "money market mutual fund" has been defined under Explanation (d) to Section 115T 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 under Explanation (e) to Section 115T which means a scheme or plan of a mutual fund which is classified by the Securities and Exchange Board of India as a liquid fund in accordance with the guidelines issued by it in this behalf under the Securities and Exchange Board of India Act, 1992 or regulations made thereunder.

Classification of the fund as 'equity oriented fund' or other than 'equity oriented fund' for the purposes of the Act

The expression "equity oriented fund" has been defined under 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 such fund. Further, as per the proviso to the 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:

Incomes from Units

Under the provisions of section 10(35) of the Act, any income (other than income arising from transfer of units) received by any person in respect of the units of the mutual fund is 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 investment in securities as 'business income' or 'capital gains' will have to be examined on a case-to-case basis.

➤ **Business Income**

Where the units are regarded as Business Asset, then any gain arising from transfer / redemption of Units would be taxed under the head "Profits and Gains of Business or Profession" under section 28 of the Act. The gain / loss is to be computed under the head "Profits and Gains of Business or Profession" after allowing normal business expenses (inclusive of the expenses incurred on 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 Finance Bill, 2010 has proposed certain changes in the applicable rates for surcharge, details are as given below:

Assessee	Current Surcharge
Individual (including proprietorships), HUF, Association of Persons and Partnership Firms (including LLPs)	Nil
Indian Corporates (if income exceeds Rs. 1 crore)	7.5%
Foreign Company (if income exceeds Rs. 1 crore)	2.5%

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, 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 gain arising on transfer or redemption of units held for a period of more than 12 months is regarded as "Long-term Capital Gain" which otherwise would be "Short-term Capital Gain". In case of ELSS, the units are subject to a lock-in of 3 years. Accordingly, any sale of units after such lock-in will qualify as Long-term Capital Gain.

• **Long term capital gains**

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

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:

- (i) 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 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 Gain computed after substituting indexed cost of acquisition in place of the cost of acquisition.

The benefit of indexation will, however, not be available to specified Offshore Fund which is taxable @ 10% plus applicable surcharge and education cess at the rate of 3% on the 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 who are taxed under section 115AD of the Act @ 10% plus applicable surcharge and education cess at the rate of 3% on the amount of tax and surcharge.

The income by way of long term capital gains of a company would be taken into account in computing the book profits and Minimum Alternate Tax payable, if any, under Section 115JB of the Act (irrespective of whether or not it is exempt under Section 10(38) of the Act).

In case where the taxable income as reduced by Long-term Capital Gains of a resident individual and Hindu Undivided family is below the taxable limit, the Long-term Capital gain will be reduced to the extent of such shortfall and only the balance Long-term Capital Gain is chargeable to Income-tax.

The following deductions are available from Long-term Capital Gains arising on sale of Mutual Fund units, if the sale proceeds are invested in eligible avenues:

	Section 54 EC	Section 54F
Eligible persons	All assessee	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 Rs. 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 residential house mentioned in the section)
Lock-in period	3 years	3 years

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

- **Short-term Capital Gain**

In case of other than Equity Oriented Fund

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

Short term capital gains are taxed at the normal rates applicable to each unitholder. In case where the taxable income as reduced by Short-term Capital Gains of a resident individual and Hindu Undivided Family is below the taxable limit, the Short-term Capital gain will be reduced to the extent of such shortfall and only the balance Short-term Capital Gain is chargeable to Income-tax.

Deduction of income tax at Source from 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 case of funds other than 'Equity Oriented Fund' under the Act**

A) Non-Resident unit holders

Income-tax is required to be deducted at source from the capital gains under section 195 of the Act at the applicable rates.

Under the Act, the following rates have been prescribed for deduction of tax at source from capital gains:

- 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 at normal rates as applicable under Business Income.

In the case of an assessee of a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be withheld as per provisions in the Act or as per the provisions in the DTAA which ever is more beneficial to the non-resident holder. However, such a non-resident unit holder will be required to provide appropriate documents to the Fund, to be entitled to a beneficial rate under such DTAA.

B) Offshore Fund unit holders

Under Section 196B of the Act, tax shall be deducted at source from the 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.

Income-tax is required to be deducted at source from the short-term capital gains under section 195 of the Act at the applicable rates. In the case of an assessee resident of a country with which a DTAA is in force, the tax should be withheld as per the provisions of the Act or the provisions in the DTAA which ever 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.

Foreign Institutional Investors

As per the provisions of section 196D of the Act, no deduction of tax shall be made from any income, by way of capital gains arising from the transfer of securities referred to in section 115AD, payable to a Foreign Institutional Investor.

Default in furnishing the PAN

Section 206AA of the Act inserted by the Finance (No.2) Act, 2009 operative with effect from April 1, 2010 states that the deductee is required to mandatorily 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. at the rate in force i.e., the rate mentioned in the Finance Act; or
3. at the rate of 20%.

Investor is also advised to refer to the tax details in the Statement of Additional Information.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAV of the Fund will be calculated on all Business Days.

The NAV will be published in 2 newspapers having nationwide circulation. The same will also be updated on the AMFI website i.e. www.amfiindia.com by 9.00 P.M. on all business days. The NAV can also be viewed on the website of the Mutual Fund i.e. www.principalindia.com

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Principal Mutual Fund: Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai- 400 020.
TOLL FREE: 1800 22 5600. Fax: +91 22 2204 4990. E-mail: customer@principalindia.com

Registrar: Karvy Computershare Pvt. Ltd. (Unit: Principal Mutual Fund), KARVY HOUSE, 46, Avenue- 4, Street No. 1, Banjara Hills, Hyderabad-500 034. Tel.: (040) 2331 2454. • www.karvycomputershare.com

UNITHOLDERS' INFORMATION

After the completion of the New Fund Offer the process of allotment of units and mailing of account statement / advise will be completed within 5 business days from the date of closure of the New Fund Offer. 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.

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 exempt 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 transfer of original units shall be ignored for the purpose of computing the income chargeable to tax.

The amount of loss so 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. Wealth-tax

Units held under the Scheme of the 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.

V. Gift-tax

The Gift -Tax Act, 1958 has been repealed since October 1, 1998. Gift of units of Mutual fund units would be subject to income-tax in the hands of the donor. 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.

Relative shall mean:

- (i) spouse of the individual; (ii) brother or sister of the individual; (iii) brother or sister of the spouse of the individual; (iv) 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) spouse of the person referred to in clauses (ii) to (vi).

4 PERSONAL IDENTIFICATION NUMBER (To serve you better)

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

5 PAYMENT DETAILS (Mandatory)

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

* Please mention the Application No. on the reverse of the Cheque/DD. All Cheques/DDs to be drawn in favour of "Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII" and crossed A/c Payee only.

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

Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII <input type="checkbox"/> Growth <input type="checkbox"/> Dividend - <input type="radio"/> Payout <input type="radio"/> Sweep	Dividend Sweep to _____ Scheme _____ Option _____ Plan _____ (In case of Sweep, please ensure to fulfill the minimum investment criteria in the new Scheme) (Default Option between Growth and Dividend shall be Growth and in case of Dividend Payout & Sweep, default shall be Dividend Payout)
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7 BANK ACCOUNT DETAILS (Mandatory)

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

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

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

8 DEMAT ACCOUNT DETAILS (Refer instruction 'E')

Depository Participant (DP) ID	Beneficiary Account Number
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9 DOCUMENTS ENCLOSED (Please ✓)

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

10 DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Scheme Information Document to Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII including the sections on "Prevention of Money Laundering and Know Your Customers". I / We hereby apply to the Trustees of the Principal Mutual Fund (the Mutual Fund) for units of Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII as indicated above ["the Scheme"] and agree to abide by the terms and conditions, of the Scheme and such other scheme(s) of the Mutual Fund [Scheme(s)] into which my/our investment may be moved pursuant to any instruction received from me/us to sweep/switch the units as applicable to my / our investment including any further transaction under the Scheme(s). I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

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

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

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

Applicable to NRIs only:

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

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

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



Principal Mutual Fund

Exchange Plaza, 'B' Wing, 11nd Floor, NSE Building, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.
(Not an Official Point of Acceptance)

For investment related enquiries, Investor Grievance please contact:

Principal Mutual Fund

Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai- 400 020, India
TOLL FREE: 1800 22 5600. Fax: 022-2204 4990.

Email : customer@principalindia.com Website : www.principalindia.com

CHECK LIST : Please ensure the following : • Application form is complete in all respects and signed by all Applicants • Bank Account details are filled • Copy of PAN card • Copy of Know Your Customer (KYC) Acknowledgement letter issued by CDSL Ventures Ltd / printout of KYC compliance status downloaded from CVL website for investment of Rs. 50,000 & above • Appropriate options are filled • Cheques /DD should be drawn in favour of "Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII" and crossed A/c 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.

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. Please tick (4) in the appropriate box provided.

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

(A) HOW TO APPLY

Applicants can invest in the scheme by filling the investment amount. Applicants should submit a single cheque under one Application Form for all investments.

During the NFO, applications will be accepted at the NFO Collection Centres, AMC Offices and designated Official Points of Acceptance.

Payment Procedure

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

All cheques/demand drafts should be drawn in favour of "Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII" and crossed A/c. Payee 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 - FIs

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

All cheques and bank drafts must be drawn in favour of "Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII" and crossed A/c. 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 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 / Investor Service Centres. 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

- If the broker name & code is left blank, the application shall be treated as direct.
- Unit holders providing the common account number where the unit holders has / have not provided the documents as required mandatorily, such documents should then be provided along with this Application Form.
- Please write application serial number and name on the reverse of the cheque/demand draft.
- The applicants name and address including PIN Code number must be given in full (post box number alone is not sufficient).
- In case the investor is a NRI/FI, it is mandatory to provide overseas address in addition to local address. However, all correspondence shall be at the local address.
- If the account has more than one (upto three) Unitholder, the account will be registered either as 'joint' or 'either/ anyone or survivor' basis, as specified. If nothing is specified the default mode of holding will be 'joint'.
- It is expressly understood that the investor/Unitholder has the express authority from the relevant constitution to invest in units of the Fund and the AMC/Trustee/Fund would not be responsible if the investment is ultravires the relevant constitution.
- All communications and payments will be made to the first applicant or to the Karta in case of HUF (Where the HUF is the first applicant).
- Signatures should be in English or in any Indian language as specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership firms, the 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.
- Applications on behalf of minors should be signed by their guardian.
- In case of an application under a Power of Attorney or by a limited company, body corporate, registered society, Trust or partnership, the relevant power of attorney or the relevant resolution of authority to make the application or the Trust Deed or Partnership Deed as the case may be, or duly certified copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws should be submitted along with the Application Form.
- For any application of switch-in from any other schemes of Principal Mutual Fund into Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII, received on any date during the NFO, the application will be deemed to have been received on the last date of the NFO and will be processed accordingly.

(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.

- 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) PAN & KYC DETAILS

- PAN Details:** As per SEBI directive, the requirement for submitting PAN details for all investments of Mutual Funds is mandatory for all investors [including Non-Resident Indians] irrespective of the amount of transaction involved. Where the person making an application is minor and who does not have any income chargeable to income-tax, he shall quote the PAN of his/her father or mother or guardian, as the case may be. 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) 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. All applications without PAN proof and KYC requirements [where investment is Rs. 50,000/- and above], are liable to be rejected.
- Know Your Customer Acknowledgement Letter (KYC letter)**
In accordance with the requirements of the Prevention of Money Laundering Act, 2002 read with SEBI guidelines regarding Anti Money Laundering, presently it is mandatory to attach the Know Your Customer Acknowledgement Letter (KYC letter) issued by CSDL Ventures limited /printout of KYC compliance status downloaded from CVL website, for all the applicants (guardian in case of minor), for all applications for subscription of Rs. 50,000/- and above. Also, applicants/ unitholders intending to apply for units / currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of PoA must attach the KYC letter, at the time of applications for investment of Rs. 50,000/- and above. PoA holders shall not submit documents for KYC letter, on behalf of the issuer of the PoA. The KYC letter is one time and unique and can be used for transacting across the Mutual Funds.

(E) Allotment of units in Demat mode/Demat Account Details

- Applicant who wishes to apply for allotment in electronic form must:
 - have a demat account with National Securities Depository Limited or Central Depository Services (India) Ltd. prior to making the application.
 - fill the demat account number and DP ID appearing in the application form. In case of incorrect/incomplete details, allotment will be made in physical form.
 - Ensure that names in the application form should be identical to those appearing in the account details in the depository. 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.

Instruction for Filling Nomination Form:

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

CHECKLIST

Please ensure that:

- All relevant particulars are filled in / ticked in the form
 - Full name of each holder
 - Full Address ♦ Resident Individual - Indian address or ♦ NRI / FI - Foreign address & Local Address
 - Bank mandate • PAN details & Proof of PAN
 - Scheme / Option details • Payment details
 - Mode of holding • Legal Status
- Effective January 1, 2008:**
 - PAN details mandatory for all investments as indicated in D(1).
- Your investment is not less than the minimum investment amount.
- Your application is completed and signed by all applicants.
- KYC acknowledgement letter is enclosed for all applications of Rs. 50,000/- & above*.
- Cheques are drawn in favour of 'Principal Pnb Fixed Maturity Plan - 91 Days - Series XXIII' and crossed A/c. Payee only, dated and signed.
- On the reverse of each cheque submitted write the First Applicant's name and the Application Form number.

Accompanying documents

Please submit the following documents with your application (where applicable).

All documents should be true copies certified by a director / Trustee / Company Secretary / Authorised Signatory.

* KYC acknowledgement letter is issued by CSDL Ventures Limited /Printout of KYC compliance status downloaded from CVL website.

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

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

Principal Pnb Asset Management Company Private Limited - Official Point of Acceptance: • **Mumbai:** Maker Bhavan - II, 1st Floor, 18, Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai- 400 020 • **Ahmedabad:** 401, Broadway Business Centre, Opp. Samarsheshwar Mahadev Temple, Law Garden Cross Road, Ellisbridge, Ahmedabad-380 006 • **Ajmer:** 55, Ajmer Tower, 1st Floor, Kuchehry Road, Ajmer, Rajasthan-305 001 • **Allahabad:** 43/1, Sardar Patel Marg, Civil Lines, Near Yatrik Hotel, Allahabad-211 001 • **Amritsar:** SCO 30-31, 1st Floor Deep Complex, Court Road, Opp. Doaba Automobiles, Amritsar-143 001 • **Asansol:** Safe Savings, Street No.1, House No.2, Hindustan Park, Asansol- 713 304 • **Bangalore:** Raheja Paramount, Unit No. 001 / 1, Gr. Floor, 138, Residency Road, Bangalore-560 025 • **Bankura*:** C/o Sarkar Associates, 2nd Floor, UBI Building, Rabindra Sarani, Bankura-722 101 • **Bhopal*:** 3rd Floor, Plot No. 8, Sangam Tower, Near Divya Steel, M.P. Nagar Zone-1, Bhopal-462 011 • **Bhubaneswar:** Gr. Floor, O.C.H.C Building, Near Ram Mandir, Janpath, Kharavel Nagar, Bhubaneswar-751 001 • **Chandigarh:** SCO 455-56, 2nd Floor, Sector-35 C, Chandigarh-160 022 • **Chennai:** 305, Chhallam Complex, 3rd Floor, 11 Thiyagaraya Road, Chennai-600 017 • **Cochin:** 2nd Flr., Mayur Business Center, Pullepady Junction, Chittoor Road, Cochin-682 035 • **Coimbatore:** No. 9, Gowtham Center Annexe, 1054, Avinashi Road, Coimbatore-641 018 • **Dehradun:** 35-A, Rohini Plaza, 2nd Floor, Main Rajpur Road, Dehradun-248 001 • **Durgapur:** 5/42, Suhatta, 5th Floor, City Centre, Durgapur-713 216 • **Goa*:** C/o Advani Business Center, Neelkamal Arcade, CL-13, Atmaram Borkar Road, Panjim, Goa- 403 001 • **Guwahati:** 4th Floor, Ganpati Enclave, Bora Service, G.S. Road, Guwahati-781 007 • **Hyderabad:** White House, 503, 5th Floor, Block No. 1, Begumpet, Hyderabad-500 016 • **Indore:** 406, City Center, 570, M.G. Road, Indore-452 001 • **Jaipur:** 305-B, 3rd Floor, Shyam Anukampa Complex, Ashok Marg, C-Scheme, Jaipur-302 001 • **Jamshedpur:** 109, Kamani Centre, 3rd Floor, Bistupur, Jamshedpur-831 001 • **Jodhpur:** Gang Towers, 1st Floor, Upper Chopasani Road, Opp. Arora Motors, Jodhpur-342 001 • **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 • **Ludhiana:** 302, SCO-18, Opp. Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana-141001 • **Mangalore*:** Flat No. A, Gr. Floor, Anand Building, Opp. Petrol Pump, Near To HDFC Bank, Kadri, Mangalore-575 002 • **Nagpur*:** Block No.105, 1st Floor, Bhagwagar Complex, Opposite Ajit Bakery, Dharampeth, Nagpur-440 010 • **Nasik*:** Dhanlakhmi Business Point, Cabin No. 14/15, 7 Sathyae Baug, M.G. Road, Nasik-422 001 • **New Delhi:** Alps Building, 1st Floor, 56 Janpath, New Delhi-110 001 • **Patna:** 610, Ashiana Hariniwas, Dak Bungalow Road, Patna-800 001 • **Pune:** 1st Floor, Shreenath Plaza, Dnyaneshwar Paduka Chowk, F. C. Road, Pune-411 005 • **Raipur:** Shop No. 248-249, Lalganga Shopping Mall, G.E. Road, Raipur-492 001 • **Rajkot:** 315, Star Chambers, Harihar Chowk, Panchnath Road, Rajkot-360 001 • **Ranchi:** Shop No. 11, A C Market, G.E.L. Church Complex, Main Road, Ranchi-834 001 • **Siliguri:** Nanak Complex, 3rd Floor, Sevoke Road, Siliguri-734 401 • **Surat:** 206 Jolly Plaza, Athwagate, Surat-395 001 • **Udaipur:** Unit No. 305, 3rd Floor, Madhav Tower, Opp. G. P. O., Chetak Circle, Udaipur-313 001 • **Vadodara:** 103, Paradise Complex, Sayajigunj, Vadodara-390 005 • **Visakhapatnam:** D.No-47-10-10, 1st Floor-3, Rednam Regency, Near Diamond Park, Dwarakanagar, Visakhapatnam-530 016.

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

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, Natunganj, Bankura-722 101 • **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Riy. 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 • **Bhubaneswar:** 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:** 63, G.T. Road, Birhata, Halder Complex, 1st Floor, Burdwan-713 101 • **Calicut:** 2nd Floor, Sowbhagya Shopping 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, Adithanar Salai, Egmore, Chennai-600 002 • **Cochin:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin-682 011 • **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 Sirmar 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, Gorakhpur-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 • **Hubi:** 8 & 9, Upper Gr. Floor, C Block, Gokul 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, Chupasani Road, Jodhpur-342 001 • **Junagadh:** 124/125, Punit Shopping Centre, Ranavat Chowk, Junagadh-362 001 • **Kanpur:** 15/46, Opp. Muir Mills, Civil Lines, Kanpur-208 001 • **Kolkata:** 16, Jatin Bagchi Road, Kolkata-700 029 • **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, Kodaliball, 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:** DAS Chambers, Gr. Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Mumbai-400 023 • **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, Chinnay 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, Thiyagaraja Street, Pondicherry-605 001 • **Pune:** Shop No. 16, 17 & 18, Gr. Floor, Shreenath Plaza, Dnyaneshwar 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-734 001 • **Surat:** G-16, Empire State Building, Nr. Udhna Darwaja, Ring Road, Surat-395 009 • **Trirunveli:** Jeney Building, 55/18, S. N. Road, Near Arvind Eye Hospital, Tirunelveli-627 001 • **Trichur:** 2nd Floor, Brothers 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, Sagra, 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.

Name, Address and Website of Registrar:

Karvy Computershare Pvt. Ltd. (Unit: Principal Mutual Fund), KARVY HOUSE, 46, Avenue- 4, Street No. 1, Banjara Hills, Hyderabad-500 034. Tel.: (040) 2331 2454.

www.karvycomputershare.com

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



1800 22 5600



customer@principalindia.com



www.principalindia.com