



## SCHEME INFORMATION DOCUMENT

### Principal Gold Exchange Traded Fund

(An open ended Exchange Traded Fund)

Offer of Units of ₹100/- each for cash during the New Fund Offer Period at a premium equivalent to the difference between the allotment price and face value of ₹ 100/- each and Continuous offer for Units in Creation Unit size at NAV based prices.

**New Fund Offer Opens on:** \_\_\_\_\_

**New Fund Offer Closes on:** \_\_\_\_\_

**Scheme re-opens within 5 business days from the date of allotment**

<b>Name of Mutual Fund</b>	Principal Mutual Fund
<b>Name of Asset Management Company</b>	Principal Pnb Asset Management Company Private Limited
<b>Name of Trustee Company</b>	Principal Trustee Company Private Limited

**Addresses, Website of the Entities:**

<b>Principal Mutual Fund</b>	<b>Address:</b> Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
<b>Principal Pnb Asset Management Company Private Limited</b>	<b>Website:</b> <a href="http://www.principalindia.com">www.principalindia.com</a> <b>Email:</b> <a href="mailto:customer@principalindia.com">customer@principalindia.com</a>
<b>Principal Trustee Company Private Limited</b>	<b>Toll Free No.:</b> 1800 425 5600 <b>Fax No. –</b> (022) 67720 512

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from Principal Pnb Asset Management Company Pvt. Ltd. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers. The investors are advised to refer to the Statement of Additional Information (SAI) for details of Principal Mutual Fund, Tax and Legal issues and general information on [www.principalindia.com](http://www.principalindia.com).

**SAI is incorporated by reference and is legally a part of the Scheme Information Document. For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website. The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated \_\_\_\_\_.

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## SECTION I: HIGHLIGHTS/SUMMARY OF THE SCHEME

<b>Investment Objective</b>	The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices subject to tracking error and expenses charged by the scheme.
<b>Liquidity</b>	<p>Being an Exchange Trade Fund, units of the scheme will be listed on National Stock Exchange (NSE). The units may also be listed on Bombay Stock Exchange (BSE) and/or other stock exchange(s) as may be deemed appropriate by the AMC.</p> <p>The Units of the scheme may be bought or sold on all trading days – in demat form - in round lot of 1 (one) unit at prevailing listed price on such Stock Exchange(s).</p> <p>The AMC will appoint Authorised Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorised Participant(s) would provide daily two-way quote (buy and sell quotes) in the market.</p> <p>Only Authorised Participants and Large Investors may subscribe to and/or redeem the units of the scheme with the Mutual Fund ‘in Creation Unit Size’ on any business day during the ongoing offer period at a price equivalent to applicable NAV and transaction charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit Size &amp; in multiples thereof.</p>
<b>Units in Dematerialized Mode.</b>	The units of the Scheme will be available only in dematerialized form. Investors intending to invest in units of the Scheme are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application form the DP’s name, DP ID Number and the beneficiary account number with the DP at the time of purchasing units directly from the Fund – either during the NFO and /or on an ongoing basis in the “Creation Unit Size”. The units of the Scheme will be issued, traded and settled compulsorily in dematerialized form.
<b>NFO Price</b>	<p>Each Unit is approximately equal to 1 (one) gram of gold.</p> <p>Each unit shall be issued at a premium equivalent to the difference between the allotment price and the face value of ₹100/- each.</p>
<b>Benchmark</b>	<p style="background-color: yellow;">The Scheme's performance will be benchmarked against CRISIL Gold Index</p> <div style="text-align: right; border: 1px solid black; padding: 2px; width: fit-content; margin: 0 auto;"><b>St. obs. 9</b></div> <p>The Fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme, subject to SEBI Regulations.</p>
<b>Transparency / NAV Disclosure</b>	<p style="background-color: yellow;">The NAV will be calculated by the AMC for each business day and released to the Press, News Agencies and the Association of Mutual Funds of India (AMFI). The AMC shall update the NAVs on the website of the Mutual Fund (<a href="http://www.principalindia.com">www.principalindia.com</a>) and on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m. every Business Day and published in two newspapers.</p> <div style="text-align: center; border: 1px solid black; padding: 2px; width: fit-content; margin: 0 auto;"><b>St. obs. 17(a)</b></div> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of business hours on the following day due to any reasons, a press release shall be issued giving reasons and explaining when the AMC would be able to publish the NAVs.</p>

	<p>The AMC shall, before the expiry of one month from the close of each half year, that is March and September, publish its unaudited financial results in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head office of the Fund is situated. These shall also be displayed on the website of the Mutual Fund and that of AMFI. Full portfolio in the prescribed format shall also be disclosed either by publishing it in the newspapers or by sending to the Unit Holders within one month from the end of each half-year and it shall also be displayed on the website of the Fund.</p>
<p><b>Loads</b> (During NFO as well as ongoing basis) "Entry Load" "Exit Load" or "Redemption Load" (Load on Redemption / Switch out of Units)</p>	<p><b>Entry Load : NIL</b></p> <p><b>Exit Load:</b>  <u>Stock Exchange Mode</u> - The units of the scheme are compulsorily traded on Stock Exchange(s) in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through Stock Exchanges.</p> <p><u>Directly from Mutual Fund</u> - No Exit load will be levied on redemptions made by Authorised Participants / Large Investors directly with the Fund.</p>
<p><b>Minimum Application Amount</b></p>	<p><b>New Fund Offer Period:</b> ₹5,000/- and any amount in multiple of ₹1/- thereafter.</p> <p>The same minimum application amount shall be applicable for switch-in to the Scheme from other Scheme(s) of Principal Mutual Fund.</p> <p><b>Continuous Offer Period:</b>  <u>a. For Subscription of units directly with Mutual Fund:</u></p> <p>Authorized Participants and Large Investors can subscribe directly with the Mutual Fund in 'Creation Unit Size' and in multiples thereof</p> <p><u>b. For Purchase of units through Stock Exchange(s):</u></p> <p>In round lot of 1 (one) Unit at the prevailing listed price</p> <p>Note: Switching option will not be available during the New fund Offer Period and not thereafter.</p>
<p><b>Minimum Repurchase/Redemption Amount</b></p>	<p><b>During Continuous Offer Period:</b></p> <p><b>a. For Repurchase of units directly with Mutual Fund:</b></p> <p>Repurchase directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors and such redemptions can only be done in Creation Unit Size &amp; in multiples thereof.</p> <p><b>b. For Sale of units through Stock Exchange(s):</b></p> <p>In round lot of 1 (one) Unit at the prevailing listed price.</p>
<p><b>Investment Plans (s) / Option(s)</b></p>	<p>No plans and options.</p> <p>AMC/Trustee reserve the right to introduce option(s)/Plan(s) as may be deemed appropriate at a later date.</p>

<b>Asset Allocation Pattern</b>	<p>Under normal circumstances, the asset allocation of the Scheme will be as under:</p> <table border="1" data-bbox="501 184 1417 464"> <thead> <tr> <th data-bbox="501 184 1052 281">Type of Instrument</th> <th data-bbox="1052 184 1235 281">% of Net Asset</th> <th data-bbox="1235 184 1417 281">Risk Profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="501 281 1052 331">Physical Gold*</td> <td data-bbox="1052 281 1235 331">90 – 100%</td> <td data-bbox="1235 281 1417 331">Medium</td> </tr> <tr> <td data-bbox="501 331 1052 464">Debt &amp; Money Market Instruments and/or units of money market/liquid schemes of Principal Mutual Fund. (including cash &amp; cash equivalent)</td> <td data-bbox="1052 331 1235 464">0-10%</td> <td data-bbox="1235 331 1417 464">Low to Medium</td> </tr> </tbody> </table> <p>*The scheme may also invest in gold related instruments as and when permitted by SEBI.</p> <p>The scheme does not intend to invest in Securitised Debt instruments, Derivatives, Foreign securities and/or participate in Securities Lending &amp; Short Selling.</p>	Type of Instrument	% of Net Asset	Risk Profile	Physical Gold*	90 – 100%	Medium	Debt & Money Market Instruments and/or units of money market/liquid schemes of Principal Mutual Fund. (including cash & cash equivalent)	0-10%	Low to Medium
Type of Instrument	% of Net Asset	Risk Profile								
Physical Gold*	90 – 100%	Medium								
Debt & Money Market Instruments and/or units of money market/liquid schemes of Principal Mutual Fund. (including cash & cash equivalent)	0-10%	Low to Medium								
<b>Investment Strategy</b>	<p>The scheme endeavours to generate returns that are in line with the performance of physical gold in India, subject to Tracking Errors. The scheme will be passively managed and will not trade in gold to take advantage of fluctuations in the price of gold. The fund manager will not make any judgments about the investment merit of gold nor will it attempt to apply any economic, financial or market analysis.</p> <p>The fund manager will try to minimize the tracking error of the scheme, however, there is no assurance that the scheme will achieve any particular level of tracking error related to the performance of the benchmark index. The scheme shall invest its entire corpus in physical gold, except to meet liquidity requirements.</p> <p style="text-align: center;"><b>St. obs. 7</b></p>									
<b>Fund Manager</b>	<p>Mr. Rajat Jain</p>									

**SECTION II. INTRODUCTION**

**A. RISK FACTORS**

**St. obs. 4**

**Standard Risk Factors:**

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the Scheme may go up or down. As with any investment in stocks, shares and securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the capital markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- Principal Gold Exchange Traded Fund, is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The sponsor or any of its associates including co-settlers are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of ₹25 lakhs made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

**Scheme Specific Risk Factors:**

**Risk Associated with Investment in Gold:**

<b>RISK(S)</b>	<b>RISK MITIGATION FACTOR(S)</b>
<b>Tracking Error:</b> The performance of the scheme may not be commensurate with the performance of the benchmark index over any given period, referred to as the 'tracking error'.	The tracking error of the scheme would be monitored on an ongoing basis with an attempt to minimize the tracking error to the maximum extent possible. Further, it would be endeavored to maintain low cash levels to minimize tracking error.
<b>Price Risk:</b> The NAV of Gold ETFs is closely related to the value of gold held by the scheme. The price of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of gold ETFs. The factors that may effect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and foreign exchange rates, interest rates, inflation trends, trading in gold as commodity etc.	Since the Scheme is passively managed, it would not take any view on gold prices as part of its investment strategy.
<b>Liquidity Risk:</b> This is the risk that the Fund is unable to buy/sell appropriate quality of gold based on subscriptions/redemptions on a given day.	Mutual Fund can sell gold only to bullion bankers/traders who are authorized to buy gold. Though, there are adequate numbers of players (Nominated Agencies/Banks) to whom the Fund can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.
<b>Risks associated with Physical gold:</b> There is a risk that part or all of the scheme's gold could be lost, damaged or stolen. Access to it could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme.	The gold would be stored in secured vaults and would be covered/insured against common risks.

**Indirect taxation:** For the valuation of gold by the scheme, indirect taxes like customs duty, VAT etc. would also be considered. Hence any change in the rates of indirect taxation would affect the valuation of the gold ETF.

**Redemption Risk:** Even though this is an open-ended scheme, the Scheme would repurchase Units in Creation Unit size only. Thus unit holdings less than the Creation Unit size can only be sold through the secondary market on the Stock Exchange where these units are listed, subject to the rules and regulations of the Exchange.

**Risk associated with investing in debt and money market instruments and/or units of money market / liquid Schemes -**

<b>RISK(S)</b>	<b>RISK MITIGATION FACTORS</b>
<b>Price-Risk or Interest-Rate Risk:</b> Debt securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing Debt & Money market securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.	The Fund seeks to mitigate this risk by investing in securities that are maturing on or before the maturity of the Scheme.

<p><b>Credit Risk:</b> In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government Securities, there is no credit risk to that extent.</p>	<p>The Fund seeks to control credit risk by investing in rated papers of the companies having strong fundamentals, sound financial strength and superior quality of management.</p>
<p><b>Re-investment Risk:</b> Investments in Debt &amp; Money Market income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.</p>	<p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p>
<p><b>Liquidity and Settlement Risks:</b> The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors etc. based on certain investment parameters as adopted internally by AMC. While at all times the Trustees and the AMC will endeavor that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme be avoided, the assets invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. The Scheme may have difficulty in disposing of certain securities because the security may be unlisted, due to greater price fluctuations there may be a thin trading market, different settlement periods and transfer procedures for a particular security at any given time. Settlement if accomplished through physical delivery of stock certificates is labour and paper intensive and may affect the liquidity. It should be noted that the Fund bears the risk of purchasing fraudulent or tainted papers. The secondary market for money market/debt securities does exist, but is generally not as liquid as the secondary market for other securities. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event, such as the deterioration in the creditworthiness of the issuer, etc. or during restructuring of the Scheme's investment portfolio.</p>	<p>The Fund seeks to mitigate this risk by focusing on good quality paper at the time of portfolio construction and by investing in securities having liquid market.</p>

To the extent the underlying Mutual Fund Scheme(s) invest in Debt / Money Market Instruments, the Schemes shall be affected by the afore mentioned risk factors viz. Price Risk, Interest Rate Risk, Credit Risk, Reinvestment Risk, Interest Rate Movement Risk, Prepayment and Charge Offs Risk, Spread Risk etc. The Net Asset Value (NAV) of the units of the Scheme is likely to get effected on accounts of such risk factors. Any change in the investment policies or fundamental attributes of any underlying scheme is likely to affect the performance of the Scheme. Further, the liquidity of the Scheme's investments may be inherently restricted by the liquidity of the underlying schemes in which it has invested.

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## **B. REQUIREMENT OF MINIMUM NUMBER OF INVESTORS**

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The provisions of SEBI Circular No. SEBI/IMD/CIR No.10/22701/03 dated December 12, 2003, with respect to minimum number of 20 investors and no single investor accounting for more than 25% of the corpus of the Scheme are not applicable to Exchange Traded Funds and hence do not apply to Principal Gold Exchanged Traded Fund.

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## **C. SPECIAL CONSIDERATIONS, IF ANY**

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Investment in the Scheme should be viewed by an investor/unit holder as a medium to long term investment as mutual funds carry normal market risks and there can be no assurance and no guarantee that the Scheme will achieve its objective. It is recommended that an investment in the Scheme should not constitute a substantial proportion of an investment portfolio and may not be appropriate for all, as investment decisions made by the AMC will not always be profitable or prove to have been correct. As with any investment in stocks, shares and securities, the NAV of the Units under the Scheme can go up or down, depending on the factors and forces affecting the capital markets. Past performance of the schemes of Principal Mutual Fund, the Sponsor, the Co-settlers or its Group affiliates is not indicative of and does not guarantee the future performance of the scheme. The name of the Scheme does not in any manner indicate the quality of the Scheme, its future prospects or the returns. The Scheme is not intended as a complete investment program. Investors, therefore, are urged to study the terms of this offer carefully and consult their Investment Advisor before they invest in the Scheme. Investors'/unit holders' attention is drawn to the risk factors set out in the beginning of this Scheme Information Document and also to the following specific risks:

**Regulatory Risks:** Neither this Scheme Information Document nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for Units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction.

Prospective investors should review/study this SID along with SAI carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/ investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of Units within their jurisdiction/of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift Units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing/ gifting to, purchasing or holding Units before making an application for Units.

No person has been authorized to give any information or to make any representations not confirmed in this Scheme Information Document in connection with the Offer of Units, and any information or representations not contained herein must not be relied upon as having been authorized by the Mutual Fund or the AMC or the Trustee. Statements made in this Scheme Information Document are based on the law and practice currently in force in India and are subject to change therein. Neither the delivery of this Scheme Information Document nor any sale made hereunder shall, under any circumstances, create any impression that the information herein is correct as of any time subsequent to the date hereof.

**Performance Risk:** The value of (and income from) an investment in the Scheme can decrease as well as increase, depending on a variety of factors, which may affect the values and income generated by a Scheme's portfolio. Investors should understand that the investment composition indicated for the Scheme, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there can be no assurance that the Scheme's investment objective will be attained nor will the Scheme be in a position to maintain the model percentage of investment pattern/composition particularly under exceptional circumstances such that the interest of the unitholders are protected.

Changes in the prevailing rates of interest is likely to affect the value of the Scheme investments in debt instruments and thus the value of the Scheme's Units. The value of money market instruments held by the Scheme generally will vary inversely with the changes in prevailing interest rates.

**Political Risk:** Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved the removal of trade barriers and other protectionist measures, which could adversely affect the value of investments. It is possible that future changes in the Indian political situation, including political, social, or economic instability, diplomatic developments and changes in laws or regulations could have an effect on the value of gold and investments. Expropriation, confiscatory taxation, or other relevant developments could also affect the value of investments.

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#### **D. NSE DISCLAIMER**

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As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no. NSE/LIST/150925-F dated November 23, 2011 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme or project of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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#### **E. DEFINITIONS**

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**AMC/Asset Management Company/Investment Manager/Principal:** Principal Pnb Asset Management Company Private Limited.

**Applicable NAV:**

The NAV applicable for subscription / redemption / switch in /switch out based on the time of the business day on which the application is accepted.

**Authorised Participant:** Authorized Participant means the member of the National Stock Exchange of India Ltd. (NSE) or any other Recognized Stock Exchange(s) as defined under Section 2(f) of the Securities Contracts (Regulation) Act, 1956 and their nominated entities/persons or any person who are appointed by the AMC/Fund to act as Authorized Participant.

**Allotment Price :** Allotment price is the price at which each unit will be allotted and will be equal to the face value of ₹100/- plus premium equivalent to the difference between the face value and price of one gram of gold on the date of allotment.

**ASBA:** Refers to 'Application Supported by Blocked Amount' containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Schemes. Thus, for an investor who applies through ASBA facility, the application money blocked towards subscription of Units shall be debited only if his/her application is selected for allotment of Units.

**Business Day :** A day other than :

- (i) Saturday and Sunday;
- (ii) a day on which the Banks in Mumbai and/or RBI are closed for business/clearing;
- (iii) a day on which the Bombay Stock Exchange Limited and/or National Stock Exchange are closed;
- (iv) a day which is a public and/or bank holiday at an Investor Service Centre where the application is received;
- (v) a day on which sale and repurchase of units is suspended by the AMC;
- (vi) a day on which normal business could not be transacted due to storms, floods, bandhs, strikes etc.;
- (viii) A day on which valuation on London Bullion Market Association (LBMA) is not available.

Notwithstanding the above, the AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.

**Calendar Year / Year:** A Calendar Year shall be full English Calendar months viz. 12 months commencing from 1<sup>st</sup> January and ending on 31<sup>st</sup> December.

**Cash Component:** Cash Component represents the difference between the Applicable NAV of Creation Unit and the market value of Portfolio Deposit. This difference will represent accrued interest, income earned by the Scheme, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP and other incidental expenses if any and will include the difference between the purchase price/sale price (in case of subscription/redemption) and closing price of Portfolio Deposit for creation/redemption of the ETF units in Creation Unit Size.

In case of redemption directly with the Mutual Fund, the cash component will include exit load, if applicable. The Cash Component will vary from time to time and will be decided and announced by the AMC. The Cash Component will be announced by the Asset Management Company on a daily basis and will be put up on its website.

**CBLO:** Collateralized Borrowing and Lending Obligations is a Money Market Instruments approved by RBI, (developed by Clearing Corporation of India Limited). CBLO is a discounted instrument issued in an electronic book entry form for maturity ranging from one day to one year.

**Co-Settlers:** Principal Financial Group (Mauritius) Limited, Punjab National Bank and Vijaya Bank, the co-settlers to the Principal Mutual Fund.

**Credit Risk :** Risk of default in payment of principal or interest or both.

**CDSC :** Contingent Deferred Sales Charge permitted under the Regulations to be borne by the Unit Holder upon exiting (whether by way of redemption or Inter-scheme switching) based on the amount of investment (if applicable) and period of holding of Units.

**Creation unit Size :** Creation unit Size for subscription of units is fixed number of units of scheme, which is exchanged against a predefined quantity and purity of physical Gold called 'Portfolio Deposit' and 'Cash Component', if any. For redemption of units it is vice-versa i.e. fixed number of units of scheme are exchanged for Portfolio Deposit and Cash Component. During the ongoing offer, Large Investors may subscribe to units of the scheme for cash only. For redemption of Units it is vice versa i.e. fixed number of Units of the Scheme are exchanged for Portfolio Deposit and Cash Component, if any. Each Creation Unit consists of 1,000 units of the Scheme (each unit of the Scheme will be approximately equal to one (1) gram of Gold) and Cash Component, if any. The Portfolio Deposit and Cash Component will change from time to time and is dealt with separately in this SID. The Mutual Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

**Custodian :** A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for

the time being is the Bank of Nova Scotia, Mumbai for the Portfolio Deposit (i.e. Physical Gold) and Citibank N.A. Limited for Securities/Instruments (other than Portfolio Deposit) held by the Scheme.

**Day :** Any day (including Saturday, Sunday and holiday) as per English Calendar viz 365 days in a year.

**Debt Instruments :** Government securities, corporate debentures, bonds, promissory notes, money market instruments and other possible similar securities.

**Depository :** Depository as defined in the Depository Act, 1996 (22 of 1996).

**Dividend :** Income distributed by the Mutual Fund on the units.

**Entry Load :** Load on sale/switch in of units.

**Exit Load :** Load on repurchase/switch out of units.

**FI(s) :** Foreign Institutional Investor(s), registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulation, 1995.

**Financial Year :** A Financial Year shall be full English Calendar months viz. 12 months commencing from 1<sup>st</sup> April and ending on 31<sup>st</sup> March.

**und/Mutual Fund :** Principal Mutual Fund, a trust set up under the provisions of the Indian Trust Act, 1882 and registered with SEBI bearing Registration No. MF/019/94/0 dated December 13, 1994.

**Gilts/Government Securities :** As defined under Section 2(b) of the Securities Contract (Regulation) Act, 1956, Government Security means a security created and issued, whether before or after the commencement of the Act, by the Central Government and/or a State Government and having one of the forms specified in clause (2) of Section 2 of the Public Debt Act, 1944 (18 of 1944) including any amendments thereto or any replacement or re-enactment thereof/clarification and guidelines in the form of notes or circulars etc. issued from time to time; Treasury Bills, such other instruments as may be declared by Government of India and/or SEBI and/or RBI and/or any other regulatory authority to be securities; and rights or interest in the securities.

**GOI :** Government of India.

**Group :** As defined in clause (ef) of section 2 of the Monopolies and Restrictive Trade Practices Act, 1969 (54 of 1969).

**Investment Management Agreement/IMA:** Investment Management Agreement dated 25/11/94 as amended from time to time, between the Trustee and AMC.

**ISC :** Offices of AMC and such other centres / offices as may be designated by the AMC from time to time as its Investor Service Centre. It shall also include the Official Points of Acceptance as mentioned on the last page of this SID.

**Large Investor:** Means investors (other than authorised participants) who are eligible to invest in the Scheme and who would be subscribing to / redeeming the Units of the Scheme in Creation Unit size.

**Load :** A sum of money deducted from the value received or paid to the unitholder towards Sale/Repurchase of units.

**Money Market Instruments:** Includes Commercial Papers, Commercial Bills, Treasury Bills, Government securities having an unexpired maturity up to one year Call or Notice Money, Certificate of Deposit, Usance Bill and any other like instrument as specified by RBI from time to time.

**NAV:** Net Asset Value of the units of the Scheme (and Options therein) calculated in the manner provided in this Scheme Information Document by dividing the net assets by the number of outstanding units (on any valuation day) or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed upto two decimal places.

**Net Assets :** Net Assets of the Scheme at any time shall be the total value of the Schemes' assets, less its liabilities taking into consideration the accruals and the provision.

**NFO:** New Fund Offer

**Non Resident/NRI :** Non Resident is any person who is not a resident in India.

**Overseas Corporate Bodies (OCB) :** Overseas Corporate Bodies, partnership firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by non-resident individuals of Indian nationality or origin, as also an overseas trust in which at least 60% of the beneficial interest is irrevocably held by such persons.

**Official Points of Acceptance:** Offices as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on an ongoing basis.

**Person of Indian Origin :** A person (not being a citizen of Pakistan or Bangladesh or Sri Lanka) shall be deemed to be of Indian origin, if

- (i) He (She), at any time, held an Indian Passport;
- (ii) He (She) or either of his (her) parents or any of his (her) grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955);
- (iii) The person is the spouse of an Indian citizen or of a person of Indian origin (not being a citizen of Pakistan or Bangladesh or Sri Lanka).

**Portfolio Deposit:** Portfolio Deposit consists of Gold of predefined quantity (i.e. weighing 1 Kg) and in multiples of 1 Kg and purity (fineness) of 995 parts per 1,000 (99.5%) of gold. The quantity and purity (fineness) of gold will be defined and announced by the AMC from time to time.

**RBI :** Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.

**Registrars/Registrar and Transfer Agent :** Registrar for the time being of the Mutual Fund which, at present, is Karvy Computershare Pvt. Ltd., or such agency appointed by the AMC.

**Regulations :** Regulations imply SEBI Regulations and the relevant rules and provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations 1996; Public Debt Act, 1944; The Income Tax Act, 1961; Wealth Tax Act, 1957; the Foreign Exchange Management Act, 1999, the Indian Trusts Act, 1882 as amended from time to time and shall also include any Circulars, Press releases or Notifications that may be issued by SEBI or the Government of India or the Reserve Bank of India.

**Repo/Reverse Repo :** Sale/Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase/resell them at a later date.

**Repurchase/Redemption :** The units of Principal Gold Exchange Traded Fund, which will be bought back by the Fund.

**Resident :** A resident means any person resident in India under the Foreign Exchange Management Act, and under the Income Tax Act, 1961 including amendments thereto from time to time.

**SAI :** Statement of Additional Information of Principal Mutual Fund

**Sale/ Subscription :** The units of this scheme which will be offered for sale to the unit holders on an ongoing basis.

**Scheme :** Would mean Principal Gold Exchange Traded Fund and any Options there under that may be offered by Principal Mutual Fund.

**Scheme Information Document :** This document issued by Principal Mutual Fund, inviting to subscribe to the units of Principal Gold Exchange Traded Fund.

**SEBI :** Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992, as amended from time to time.

**SEBI Regulations/Mutual Fund Regulations:** The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, or such other Regulation in force from time to time including any amendment thereto or any replacement or re-enactment thereof/clarification and guidelines in the form of notes or circulars etc. issued from time to time for regulating Mutual Funds in India, by SEBI.

**Securities :** As defined under Section 2(h) of the Securities Contracts (Regulations) Act, 1956 of India and includes but without limitation, shares, scrips, stocks etc., Debt instruments like notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives etc. or other transferable securities of a like nature in or of any incorporated company or other body corporate, Gilts/Government securities, Mutual Fund units, Money Market Instruments like Call Deposit, Commercial Paper, Treasury Bills etc. such other instruments as may be declared by GOI and/or SEBI and/or RBI and/or any other regulatory authority to be securities; and rights or interest in securities etc.

**Sponsor :** Principal Financial Services Inc., USA acting through its wholly owned subsidiary Principal Financial Group (Mauritius) Limited.

**Switch :** Transfer of units of one Scheme of Principal Mutual Fund to another Scheme of Principal Mutual Fund. Valid applications for “switch out” shall be treated as redemptions and for “switch in” shall be treated as purchases and the cut-off timings shall be applicable, accordingly.

**Tax Act :** Income Tax Act, 1961 and Wealth Tax Act 1957, or such other legislation in force from time to time including any amendment thereto or any replacement or re-enactment thereof/rules, regulations any clarification and guidelines issued from time to time by the GOI.

**This Scheme/ Option:** Shall mean Principal Gold Exchange Traded Fund and the options that may be offered thereunder by Principal Mutual Fund.

**Total Assets:** Total Assets of the Scheme at any time shall be the total value of the Scheme’s assets, taking into consideration the accruals.

**Tracking Error:** means the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the benchmark (i.e. Crisil Gold Index) on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, dividend payouts if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc.

**Trust Deed :** The Trust Deed of the Mutual Fund dated November 25,1994 made by and between the Sponsor and the Trustee as amended from time to time or any replacement or substitution thereof.

**Trustee(s) :** Principal Trustee Company Private Limited incorporated under the Companies Act, 1956.

**Unitholder :** A unitholder means any Individual / Non Individual, holding Units of the Scheme.

**Units :** Undivided Share of a unitholder in the assets of the Scheme (and of the option(s),if any) as evidenced by any letter/advice or any other statement/certificate/instrument.

**Year :** A year shall be full English Calendar months Viz. 12 months.

### Interpretation

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this Scheme Information Document include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.

In this Scheme Information Document, all references to “dollars” or “\$” refers to United States dollars, and “₹” refers to Indian Rupees. A “crore” means “ten million” and a “lakh” means a “hundred thousand”.

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## **F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

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It is confirmed that:

St. obs. 24

- a. the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- b. all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- c. the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.

- d. the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

For **Principal Pnb Asset Management Company Private Limited**

Sd/-

Place: Mumbai  
Date: April 25, 2012

**Sujata Punjabi**  
**Head- Legal and Compliance**

Note : The Due Diligence Certificate as stated above has been submitted to Securities and Exchange Board of India.

### **SECTION III. INFORMATION ABOUT THE SCHEME**

#### **A. TYPE OF THE SCHEME**

An open-ended Exchange Traded Fund

#### **B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?**

The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices subject to tracking error and expenses charged by the scheme.

#### **C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

Under normal circumstances, the asset allocation pattern of the Scheme would be as follows:-

<b>Type of Instrument</b>	<b>% of Net Asset</b>	<b>Risk Profile</b>
Physical Gold*	90 – 100%	Medium
Debt & Money Market Instruments and/or units of money market/liquid schemes of Principal Mutual Fund. (including cash & cash equivalent)	0-10%	Low to Medium

\*The scheme may also invest in gold related instruments as and when permitted by SEBI.

The scheme does not intend to invest in Securitised Debt Instruments, Derivatives, Foreign securities and/or participate in Securities Lending & Short Selling.

The asset allocation pattern indicated above may be altered from time to time on a short-term basis on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and, political and economic factors. The manager may also hold cash while looking for suitable investment opportunities and/or to maintain liquidity. In these circumstances, the Scheme may be unable to achieve its investment goal. It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes for defensive considerations as above.

#### **St. obs. 14**

The above percentages would be adhered to at the point of investment. The portfolio would be reviewed monthly to address any deviations from the aforementioned indicated allocations due to market changes. However, if the asset allocation pattern is to be altered on a permanent basis; then the procedure laid down by SEBI for making changes in a Scheme's fundamental attributes shall be complied with.

*This Scheme is not a minor modification to any other existing schemes of Principal Mutual Fund. Further, none of the existing schemes offered by Principal Mutual Fund are Exchange Traded Funds, hence this scheme cannot be compared with any other 'existing schemes' of Principal Mutual Fund.*

## INVESTMENT PROCESS

### a) Investment in Physical Gold

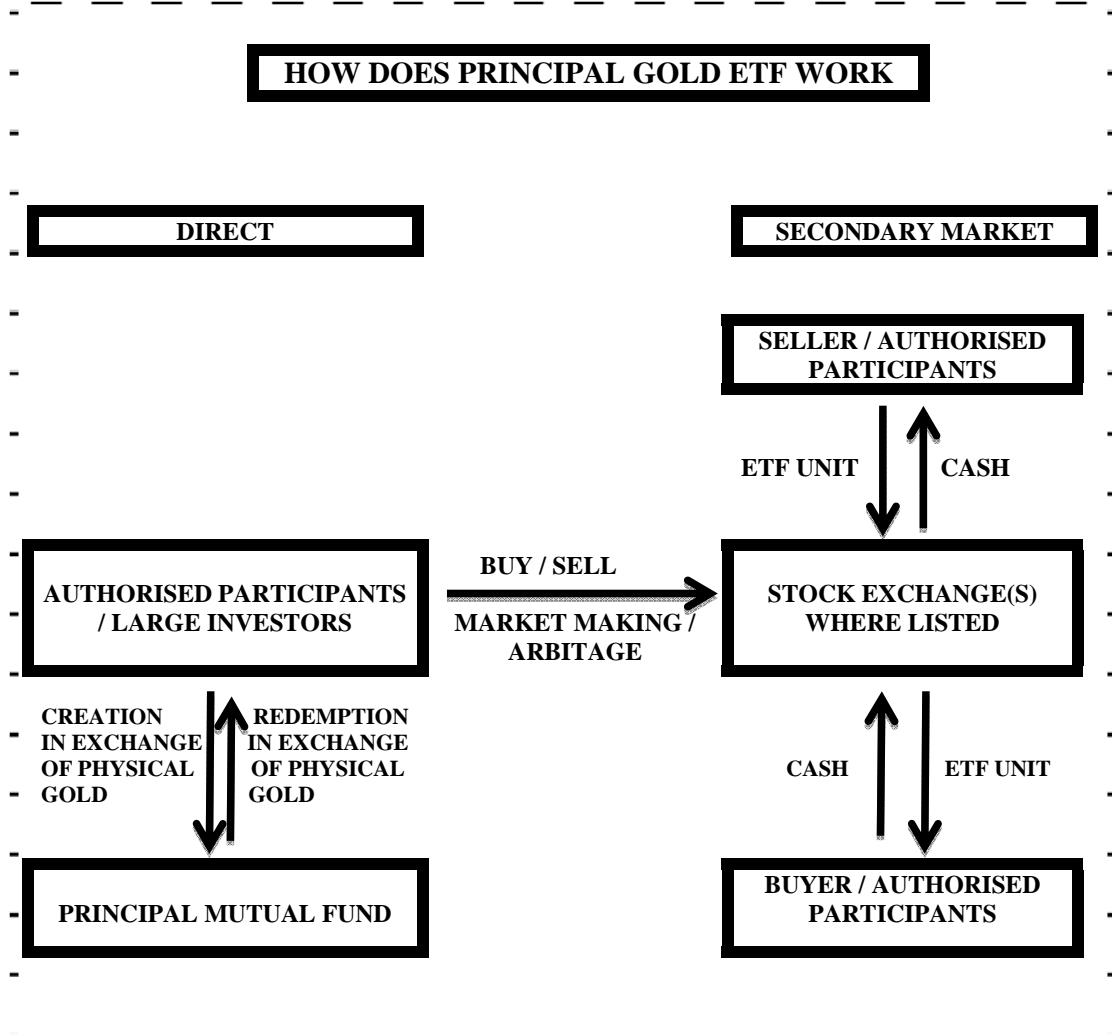
The Investment Manager will analyse the investment proposals for investments in gold with special emphasis on details such as the quantity, fineness, price, counter party, date of purchase and date of delivery to the Custodian. From time to time analysis shall be taken for different ways of taking exposure in gold from the perspective of risk and return and decide the same in the best interest of investors.

### b) Investment in Securities other than Gold

There is separate team for investment in Debt instruments. The team works under the supervision of Chief Investment Officer (CIO). CIO is overall in charge for the Fund's investment.

The Investment Manager will carry out the daily investment activities within the framework of SEBI guidelines in accordance with the investment objective as per the Scheme Information Document. The Board of AMC and Trustee will review the performance of the Scheme in comparison to corresponding schemes of other mutual funds with similar investment objective and asset profile generally. The performance of the Scheme will be compared with benchmark.

## D. HOW DOES PRINCIPAL GOLD ETF WORK?



**Note:** The role of the AMC is of a facilitator to the Authorised Participants / Large Investors to purchase / sell Gold on their behalf for the purpose of creating/redeeming Units in Creation Unit Size.

## TRANSACTIONS WITH PRINCIPAL MUTUAL FUND

### • AT THE TIME OF NEW FUND OFFER

The minimum amount for investment is ₹5,000 and in multiples of ₹ 1 thereafter.

### • AFTER NEW FUND OFFER (DURING ONGOING OFFER PERIOD)

After the NFO, on an ongoing basis Authorised Participants and Large Investors can directly buy / sell the ETF units from the Fund in 'Creation Unit' size.

#### I. Creation of the ETF units in Creation Unit Size:

##### A) Authorised Participants:

1. Authorised Participants may submit an application for purchase of the ETF units in Creation Unit Size to the AMC on any Business Day, within the applicable cut-off timing for NAV applicability.
2. By submitting the application the Authorised Participants agree to transfer (deposit) the Portfolio Deposit (i.e. physical gold) and the Cash Component, if any in the Scheme's account. The day on which the application is submitted (within the applicable cut-off timing) is referred to as the 'T' day.
3. Authorised Participants are required to transfer (deposit) the Portfolio Deposit (i.e. gold) to the Custodian latest by T+2 day basis, while the balance Cash Component, if any has to be paid to the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) /National Electronic Funds Transfer (NEFT) or Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection account. The Cash Component has to be paid to the AMC latest by T + 1 day basis.
4. The total amount of gold and equivalent Cash Component, if any required for creation of units in Creation Unit Size will be based on the pro rata amount of the NAV of the Scheme represented by the Creation Units (i.e. 1,000 units) being created determined on the day the request to create is placed by the Authorised Participants.
5. As per the agreement with Custodian for gold, Custodian will accept gold only if the gold is in compliance with the Good Delivery norms as specified by LBMA which are as under:
  - (a) Original Assay Certificate; (b) Bar list from the refiner; (c) relevant shipping documents (airway bill and customs invoice) establishing that the gold has been shipped directly from a Good London Refiner using an accredited international shipping company on a door to door basis through one of the accredited agencies; and (d) such other documents that the Custodian may require from time to time so as to adequately indicate the purity of the Gold deposited with it.Further, such portfolio deposit has to be delivered at the location of the Custodian in Mumbai and the incidental expenses, if any and responsibility for transporting the gold to the Custodian shall be of the Authorised Participant/Large Investor. The Custodian will ensure that all Gold deposited with it is accompanied by the above documents and that the Gold bars indicate that the fineness is 995 or above.
6. On having credited the Scheme's account with the gold deposits in the form, the custodian will confirm to the AMC of vaulting of gold and in turn AMC instructs the registrar the total number of units to be created and upon realization of the Cash Component, the creation of units will be at the NAV of the scheme on T day (i.e. the date on which application was made by Authorised Participants within the applicable cut-off timing).
7. The Registrar & Transfer Agent will then allocate the units to the demat account of the Authorised Participant.

## **B) Subscription in Cash by Large Investors:**

1. Large Investors may submit an application for purchase of the ETF units in Creation Unit Size to the AMC on any Business Day, within the applicable cut-off timing for NAV applicability.
2. Large Investors can apply to the AMC for creation of units in Creation Unit Size at NAV based prices by payment of requisite cash as determined by AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. The AMC will not accept Portfolio Deposit (i.e. gold) from the Large Investors.
3. On receipt of confirmation from the Custodian of crediting the Scheme's account with the gold deposits purchased by the AMC on behalf of the Large Investor, AMC will instruct the Registrar & Transfer Agent the total number of units to be created and upon realization of the requisite cash, the creation of units will be at the NAV of the scheme on T day (i.e. the date on which application was made by Large Investors within the applicable cut-off timing). Where the Large Investor brings in cash for subscription of units and the amount is less than the value of Units to be allotted in creation unit size, the application will be rejected. In case of excess amount provided by the investor, the excess amount will be refunded.

At the discretion of the AMC, Authorised Participants may also apply to the AMC for creation of units in Creation Unit Size at NAV based prices by payment of requisite cash as determined by AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. The process for the same shall be as mentioned above for subscription in cash by Large Investors

The role of the AMC is of a facilitator to the Authorised Participants / Large Investors to purchase / sell Gold on their behalf for the purpose of creating/redeeming the ETF units in Creation Unit Size.

The Portfolio Deposit and/or Cash Component for the ETF may change from time to time due to change in NAV.

The Scheme shall meet its expenses out of the cash held and in case, the cash is insufficient to meet expenses, the Scheme may be required to sell the gold held by the Scheme to meet the Scheme expenses.

The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

The subscription request can be made to the Mutual Fund in a duly filled application form. Application forms for subscription of the ETF can be obtained from the office of AMC, Distributors and Registrar and Transfer Agents. The requisite gold constituting the Portfolio Deposit by the Authorised Participant has to be submitted to the Custodian while the Cash Component has to be paid to the AMC. If the instrument for Cash Component is not honoured for any reason whatsoever, the application is liable to be rejected. The AMC may insist on the certificate issued by the refiner or manufacturer certifying the purity of the gold. On confirmation of the same by the Custodian/AMC that the predefined quantity and purity of gold has been received, the Registrar & Transfer Agent will then allocate the units to the demat account of the Authorised Participant.

The AMC may create Creation Unit Size prior to receipt of all or a portion of the relevant Portfolio Deposit and Cash Component in certain circumstances where the purchaser, among other things, posts collateral to secure its obligation to deliver such outstanding Portfolio Deposit and Cash Component.

## **II. Redeeming of the ETF units in Creation Unit Size:**

### **A. REDEMPTION IN GOLD**

The procedure by which Authorized Participants / Large Investors can redeem the ETF units in Creation Unit Size is as follows:

1. Authorised Participants / Large Investors may make a redemption request to the AMC for redemption of the ETF units in Creation Unit Size on any Business Day in a duly filled redemption form, within the applicable cut-off timing for NAV applicability.
2. By placing the redemption request, the Authorised Participants/Large investors agree to transfer the requisite number of the ETF units in Creation Unit Size to the Scheme's DP accounts on T+0 business day.
3. The request for redemption by Authorised Participants / Large Investors needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the Authorized Participants / Large Investors has a depository account stating the number of the units transferred to the Scheme's DP account.
4. After successful verification of the redemption request, the AMC will instruct the Custodian to transfer the Portfolio Deposit of Gold to the custody account of Authorized Participant/Large Investors and remit/collect the Cash Component after adjusting transaction handling charges, other applicable charges and the difference between the applicable NAV and closing price of gold.
5. The expenses associated with taking the delivery of Gold will have to be borne by Authorised Participants/Large Investors.
6. The delivery of gold to Authorised Participants / Large Investors will be made at the location of the Custodian within the jurisdiction of Mumbai.
7. The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV on the redemption request date subject to cut-off timing limits.

## **B. REDEMPTION FOR CASH**

The Fund provides for cash redemption of the ETF units in Creation Unit Size by Large Investors/Authorised Participants. On receipt of such redemption requests the Fund will arrange to sell Gold on behalf of the Large Investors/Authorised Participants. Accordingly the sale proceeds of Gold after adjusting necessary charges/costs and exit load, if any will be remitted to the Large Investors/Authorised Participants and shall be subject to cut off timing limits.

The creation/redemption request for cash can be made to the Fund in a duly filled application/transaction form.

Application/Transaction form for Creation / Redemption for the ETF units in 'Creation Unit Size' can be obtained from the office of the AMC and the Registrar & Transfer Agent.

### **Example of computation of Cash Component for Creation / Redemption of Units in Creation Unit Size:**

As explained above, the Creation Unit is made up of 2 components i.e. Portfolio Deposit and Cash Component.

The Portfolio Deposit will be determined by Fund. The Portfolio Deposit will be Gold and will be for 1 kg and in multiples of 1 kg. The value of Portfolio Deposit will change due to changes in the prices during the day.

The Cash Component will be arrived in the following manner:

Number of Units comprising one Creation Unit	A	1000 units
NAV per unit	B	₹2580/-
Value of 1 Creation Unit	C	₹25,80,000/-
Closing Price per gram of Gold	D	₹2600/-
Value of Portfolio Deposit (1 Kg Gold) (A x D)	E	₹26,00,000
Cash Component (C – E)	F	₹ -20,000/-

**Note:** The above is for illustration purposes only and does not indicate in any manner the likely price of Gold on allotment date or thereafter.

The AMC may redeem Units prior to receipt of all or portion of the relevant number of units of the ETF in certain circumstances where the Unit holder, among other things, posts collateral to secure its obligation to deliver such outstanding Units of the Scheme.

Redemption process will be completed within 10 Business Days of the date of redemption subject to confirmation with the depository records of the Scheme's DP account (where redemption is being made in cash). The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of underlying instruments.

## **BUYING / SELLING THROUGH STOCK EXCHANGE**

Buying / Selling units on the stock exchange is just like buying / selling any other normal listed securities. If an investor has bought units, an investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realized before the funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, an investor has to deliver the units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the exchange.

The units (in case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange. The trading member would pay the money or deliver the units to the investor in accordance with time prescribed by the stock exchange regulations.

If an investor has bought units, he should give standing instructions for 'Delivery-In' to his DP for accepting units in his beneficiary account. An investor should give the details of his beneficiary account and the DP-ID of his DP to his trading member. The trading member will transfer the units directly to his beneficiary account on receipt of the same from exchange's clearing corporation.

An investor who has sold units should instruct his Depository Participant (DP) to give 'Delivery Out' instructions to transfer the units from his account to the trading member account through whom he has sold the units. The details of the pool A/c of his trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the delivery out instructions given by him to the DP. The instructions should be given well before the prescribed securities pay-in day.

### **D. WHERE WILL THE SCHEME INVEST?**

St. obs.15

- The corpus of the Scheme will be invested in Gold Bullion - fineness (or purity) of 995 parts per 100 (99.5%) or higher;
- As and when permitted by SEBI, Scheme may also invest in gold related instruments.
- To meet liquidity requirements the Scheme will invest in debt and money market instruments (including Deb/Liquid/Money Market schemes of Principal Mutual Fund)
- The Scheme may also invest in another schemes managed by the same AMC or by the AMC of any other mutual fund without charging any fees on such investments, within the limits specified under SEBI Regulations
- At present Mutual Funds are not permitted to participate in Inter Bank Calls. The Scheme will participate in Inter Bank Calls only when Mutual Funds are permitted to do so. The Scheme may participate in securities lending as permitted under the Regulations.

### **Depository**

Debt Securities of the Scheme will be held in dematerialised form. In case the securities are held in dematerialized (electronic) mode, the rules of the Securities and Exchange Board of India (Depositories and Participants)

Regulations, 1996, would apply. The service charges payable to the Depository Participant will form a part of the annual recurring expenses.

## **E. WHAT ARE THE INVESTMENT STRATEGIES?**

St. obs. 7

The scheme endeavours to generate returns that are in line with the performance of physical gold in India, subject to Tracking Errors. The scheme will be passively managed and will not trade in gold to take advantage of fluctuations in the price of gold. The fund manager will not make any judgments about the investment merit of gold nor will it attempt to apply any economic, financial or market analysis. The manager will try to minimize the tracking error of the scheme. However, there is no assurance that the scheme will achieve any particular level of tracking error related to the performance of the benchmark index. The scheme shall invest its entire corpus in physical gold, except to meet liquidity requirements.

## **RISK CONTROL**

As the scheme is an Exchange Traded Fund investing predominantly in Gold, it is not intended to have a diversified portfolio. The primary risk in investing in gold is the risk to the holding of gold (e.g. through theft or damage). The scheme, through the custodian, will store the gold in secure vaults and insure the same against common risks.

For the investments in debt / money market instruments, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The AMC may also implement certain internal control procedures / risk & exposure limits etc., which may be varied from time to time.

## **Portfolio Turnover Rate**

The Portfolio Turnover Rate (PTR) means the lower of aggregate sales or purchases made during a particular year/period divided by the Average Asset under Management (average of Assets under Management on last day of month) for the relevant year/period.

"Portfolio Turnover" is the term used by any Mutual Fund for measuring the amount of trading that occurs in a Scheme's portfolio during the year. The Scheme is an open-ended scheme and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Authorised Participants and Large Investors which may require purchase or sale of gold. The Scheme is largely passive but transactions of Authorised Participants, Large Investors, sale of gold to meet expenses of the scheme and dividend payments may require the Scheme to buy and sell gold. However, it will be the endeavour of the Investment Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/redemption transactions on an ongoing basis in the Scheme.

## **F. FUNDAMENTAL ATTRIBUTES**

St. obs.8

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

### **(i) Type of a scheme**

Principal Gold Exchanged Traded Fund is an Open ended Exchange Traded Fund

### **(ii) Investment Objective**

- Main Objective - Please refer the section "What is the investment objective of the Scheme?" on page no.15
- Investment pattern - Please refer the section "How will the Scheme allocate its assets" on page no.15

### **(iii) Terms of Issue**

- Liquidity provisions such as repurchase, redemption - Please refer the sections on "New Fund Offer" and "ongoing offer details" on page no.24 & 32 respectively

- Aggregate fees and expenses charged to the scheme - Please refer section on “Fees and Expenses” on page no. 42
- Any safety net or guarantee provided - Not applicable

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Option(s) there under and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

**G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

St. obs.9

The Scheme would benchmark the performance to Crisil Gold Index.

The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme. The Fund reserves the right to change the said benchmark and/or adopt one/more other benchmarks to compare the performance of the Scheme, subject to SEBI Regulations.

**H. WHO MANAGES THE SCHEME?**

St. obs.10

Mr. Rajat Jain is the Fund Manager of the Scheme whose details are as follows:

**Name & Designation:** Mr. Rajat Jain, Chief Investment Officer

**Age & Qualification:** 50 years / BE(Mech), PGDM

**Brief Experience:** Over 22 years of experience of Investment Management and portfolio strategy. Details of his assignment are as follows :-

- 1) June’ 2000 to till date – Chief Investment Officer at Principal Pnb Asset Management Co. Pvt. Ltd.
- 2) May’ 1989 to June’ 2000 – Chief Investment Officer (Last Position held) at SBI Funds Management Limited

**Name of other schemes under his management:**

1. Principal Services Industries Fund\*
2. Principal Personal Tax Saver Fund\*
3. Principal Retail Debt Savings Fund (Jointly with Mr. Pankaj Jain)\*
4. Principal Index Fund
5. Principal Retail Equity Savings Fund
6. Principal Global Opportunities Fund

\* Assistant Fund Manager – Mr. Anupam Tiwari

**I. WHAT ARE THE INVESTMENT RESTRICTIONS?**

St. obs. 11

Pursuant to the Regulations and amendments thereto, the following investment restrictions are presently applicable to the Scheme:

- Funds of the scheme shall be invested only in Physical Gold or Gold Related instruments in accordance with the Investment Objective of the Scheme, except to the extent necessary to meet liquidity requirements for honouring repurchases or redemptions as disclosed in this SID;

- Pending deployment of funds in accordance with clause above, the scheme may invest such funds in Short term Deposits of Scheduled Commercial Banks.

Such Investments shall be in accordance with SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April16, 2007 and any amendment thereof from time to time.

- The scheme shall not park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
  - The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - No funds of the scheme may be parked in short term deposit of a bank which has invested in that scheme.
  - Short Term for such parking of fund by Mutual Fund shall be treated at a period not exceeding 91 days.
- The scheme(s) shall not invest more than 15% of its NAV in debt instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of the AMC.

Provided that such limit shall not be applicable for investments in government securities.

Provided further that the Debentures irrespective of any residual maturity period (above or below one year) shall attract restriction as applicable under clause 1 and 1A of Seventh Schedule to the SEBI (Mutual Funds) Regulations, 1996.

Provided further that the restrictions for investments made in securitised debt (mortgage backed securities/asset backed securities) would be applicable as mentioned in Seventh Schedule and as per the clarification made by SEBI vide circular no. SEBI/IMD/CIR No.6/63715/06, dated March 29, 2006.

- The Scheme shall not invest more than 30% of its net assets in money market instruments of an issuer. Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations;
- The scheme shall not invest more than 10% of its NAV in unrated debt instruments (of any residual maturity period) issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of the AMC.
- The Mutual Fund shall buy and sell gold & securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities.  
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the scheme, wherever investments are intended to be of long-term nature.
- The Scheme shall not make any investment in:
  - any unlisted security of an associate or group company of the sponsor; or
  - any security issued by way of private placement by an associate or group company of the sponsor; or
  - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets
- The Scheme shall not invest in any Fund of Funds Scheme

- Transfers of investments from one scheme to another scheme of Principal Mutual Fund shall be allowed only if:
  - Such transfers are done at the prevailing market price for quoted instruments on spot basis.  
[Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions.]
  - The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

In addition to the above regulatory restrictions, the scheme would follow the following norms at the time of investment:

- The Scheme does not intend to invest in Securitised debt instruments, Derivatives, Foreign securities and/or participate in Securities Lending & Short Selling.

**St. obs. 13**

These investment limitations/parameters (as expressed/linked to the net asset/NAV/capital) shall in the ordinary course apply as of the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciation or depreciation in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital, or of any scheme of arrangement, or for amalgamation, reconstruction or exchange, or at any repayment or repurchase or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, the AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the unit holders.

In addition, certain investment parameters (like limits on exposure to sectors, industries, issuers, etc.) may be adopted internally by the AMC, as amended from time to time, to ensure appropriate diversification/security for the Scheme. The AMC may alter these above stated limitations from time to time, and also to the extent the SEBI Regulations change, so as to permit the Fund to make its investments in the full spectrum of permitted investments for Mutual Funds to achieve its investment objective. As such, all investments of the Scheme will be made in accordance with SEBI Regulations including Schedule VII thereof.

#### **J. HOW HAS THE SCHEME PERFORMED?**

This scheme is a new Scheme and does not have any performance track record.

#### **K. INVESTMENT BY AMC**

**St. obs. 1**

The AMC and investment companies managed by the Sponsor, its affiliates, its associate companies and subsidiaries may invest either directly or indirectly in the Scheme. The money managed by these affiliates, associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Scheme. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and in accordance with SEBI Circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 and SEBI/IMD/CIR No.1/42529/05 dated June 14, 2005 regarding minimum number of investors in the Scheme/Plan. The AMC shall not charge any fees on investment by the AMC in the units of the Scheme in accordance with Sub Regulation 3 of Regulation 24 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit.

## SECTION IV: UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

### A. New Fund Offer (NFO)

<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors	<b>NFO opens on:</b> _____ <b>NFO closes on:</b> _____  The AMC reserves the right to extend the closing date, subject, however, to the condition that the subscription period shall not be kept open for more than 15 days.
<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	The units being offered will have a face value of ₹100/- each and will be issued at a premium equivalent to the difference between the allotment price as determined from the actual purchase price of gold and the face value of ₹100/-.  After charging the premium, each unit of the Scheme will approximately be equal to 1 gram of gold.  During the New Fund Offer, Authorized Participants and Large Investors can make investments only by way of cash. The monies collected shall be invested by the AMC in gold. The amount mentioned as Premium should not be construed in its strictest meaning. It is just a difference to ensure that the price of 1 unit which is charged to the investor is approximately equal to 1 gram of gold.
<b>Minimum Amount for Application in the NFO</b>	₹ 5,000/- and any amount in multiple of ₹ 1/- thereafter.  In case of investors opting to switch into the Scheme from existing Scheme(s) of Principal Mutual Fund (subject to completion of lock in period, if any) during the NFO period, the minimum amount is ₹5,000/- per application and in multiples of ₹1/- thereafter.
<b>Minimum Target amount</b>  This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.	₹20 Crore/-

<p><b>Maximum Amount to be raised (if any)</b></p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>	<p>There is no maximum amount.</p>
<p><b>Plans / Options offered</b></p>	<p>There are no Plans and Options at present.</p> <p>AMC/Trustee reserve the right to introduce option(s)/Plan(s) as may be deemed appropriate at a later date.</p>
<p><b>Dividend Policy</b></p>	<p>In the interest of the Scheme and the unit holders the AMC/Trustees may consider providing returns to the unit holders at appropriate times by way of periodic declaration of dividend and /or bonus units under the Scheme after providing for all necessary recurring and other expenses. Distribution of dividend is subject to availability and adequacy of distributable surplus and approval of the Trustees. Quantum of dividend and the record date will be fixed by the Trustee and dividend so decided shall be paid, subject to availability of distributable surplus.</p> <p>Only those unit holders whose names appear in the register of unit holders as on the record date will be entitled for dividend and/or bonus units. This date will be fixed by the AMC/Trustees appropriately.</p> <p>The dividend warrants and/or fresh Account Statement with the bonus units shall be dispatched /credited to the unit holders within 30 days or such stipulated period of the declaration of dividend/bonus units. In the event of delay the AMC shall pay to the concerning investors; interest @15% p.a. for such number of days beyond the specified period of 30 days.</p> <p>Dividends will be paid net of taxes as may be applicable, and payments will be in favour of the Unit holder's registered name or, if there is more than one registered holder, of the first named registered holder on the original application form. The Trustees may not declare a dividend at all in the event of inadequacy of distributable income. There is no assurance or guarantee to unit holders as to the periodicity of dividend, rate of dividends distribution nor that dividend will be regularly paid.</p> <p>All benefits accruing/earned/received under the Scheme in respect of income (not included in NAV), capital reserves and surpluses, if any, at the time of its/their declaration or otherwise under the Scheme shall be available only to the Unit holders who hold units at the time of its/their declaration.</p> <p>Since distribution of dividend and /or bonus units shall be paid from the distributable surplus, the NAV of the Scheme shall be adjusted to the extent of dividend paid and/or bonus issued.</p>
<p><b>Allotment</b></p>	<p>The Units of the Scheme will be issued compulsorily in dematerialized (electronic) form.</p> <p>The allotment of units will be made to the extent of Units in whole figures and the balance amount represented by fractional units will be refunded to the investors within 5 business days from acceptance of such application.</p> <p>Example: An investor invests ₹50,000 and allotment price is Rs. 2510.00 per unit, then the investor would be allotted only 19 units instead of 19.920 units (Rs. 50,000/ Rs. 2,510 p.u.) and the balance Rs. 2309.20/- (0.920 unit *Rs. 2,510 p.u.) will be refunded to the investor.</p>

	<p>In case of switch, after rounding off, balance amount will be refunded to the investor.</p> <p>Further, such allotment of units will be made not later than 5 business days from the closure of the New Fund Offer. The allotment will be made to all applicants provided the applications received are complete in all respects. In case of applications, where the investor has provided incorrect or incomplete information or the details pertaining to his/her Beneficiary Account or where the details provided in the application form does not match with details with Depository, the AMC will reject the application and will refund the subscription amount to the investor. An offer to purchase units is not binding on, and may be rejected by AMC, until it has been confirmed through an Account/Transaction Statement and payment has been received.</p> <p>A confirmation shall be sent specifying the number of units allotted to the unit holder by way of e-mail and/or SMS to the unit holder's registered email address and/or mobile number (where provided by the Unitholder) as soon as possible but not later than five business days from the date of closure of NFO.</p> <p>Where a unit holder may have provided his e-mail address for receipt of mandatory documents and updates, an account statement reflecting the units allotted to the Unitholder shall be sent on such registered e-mail address as soon as possible but not later than 5 business days from the date of closure of the NFO.</p> <p><b>Common Account Number:</b></p> <p>As a unitholder friendly measure, (unless otherwise requested by the unitholder), one Common Account Number will be assigned for one entity investing in different schemes of the Fund. In such a case, one consolidated account statement will be provided. The AMC reserves the right to assign the existing Common Account Number against multiple applications and/or subsequent purchases under a new application form by an existing unitholder, with identical mode of holding and address.</p>
<p><b>Refund</b></p>	<p>If application is rejected, full amount will be refunded within 5 business days of closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p> <p>Further, balance subscription amount represented by fractional Units will be refunded to the investors. If the Scheme fails to collect the minimum subscription amount, the Fund shall be liable to refund the money to the applicants.</p>
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>The following persons (subject wherever relevant to, purchase of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for purchase of units under the Scheme:</p> <p>i) Resident Indian Nationals who are:</p> <ul style="list-style-type: none"> <li>• Adult individuals as sole holder;</li> <li>• Adult individuals not exceeding three jointly or on an either/anyone or survivor basis;</li> <li>• Parents/Lawful guardians on behalf of Minor;</li> <li>• Partnership Firms;</li> <li>• Hindu Undivided Families(HUF), through their Karta;</li> <li>• Institutions, Companies, Bodies Corporate, Public Sector Undertakings;</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks), Funds,</li> </ul>

- Financial and Investment Institutions and Societies registered under the Societies Registration Act 1860, or Co-operative Societies, subject to their byelaws permitting them to invest in the units of the mutual fund;
- Religious and Charitable Trusts, drafts or endowments and Private Trusts, under the provisions of Section 11(5) of Income tax Act, 1961 read with Rule 17(C) of Income tax Rules 1962 registered under the Societies Registration Act/Indian Trusts Act, Trustees of Private Trusts authorized to invest in mutual fund schemes under their trust deeds;
  - Scientific and Industrial Research Organizations;
  - Association of Persons/Body of Individuals, whether incorporated or not ;
  - Army/Air Force/Navy, other paramilitary units and bodies created by such institutions besides other eligible institutions;
  - Mutual Funds registered with SEBI.
- ii) Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India.
- iii) Overseas Financial Organizations which have entered into an arrangement for investment in India, inter-alia with a Mutual Fund registered with SEBI and which arrangement is approved by the Central Government.
- iv) Non-Resident Indians (NRIs)/ Persons of Indian origin residing abroad, on a full repatriation basis or non-repatriation basis. Presently OCBs cannot invest in domestic mutual funds pursuant to RBI A.P(DIR Series) Circular No.14 dated September 16, 2003.
- v) Foreign Institutional Investors (FIIs);
- vi) Such other individuals/institutions/body corporate, etc. as may be decided by the Fund from time to time, so long as wherever applicable they are in conformity with regulations.
- vi) Other Schemes of Principal Mutual Fund subject to the conditions and limits prescribed by applicable SEBI Regulations.
- vii) The Trustees/Trust, AMC or Sponsor or its affiliates, its associate companies and subsidiaries may also subscribe to the units under this Scheme.
- viii) Provident/Pension/Gratuity/Superannuation and such other retirement and employee benefit and other similar Funds.

The Scheme has not been and will not be registered in any country outside India. To ensure compliance with any Laws, Acts, Enactment, etc. including by way of Circulars, Press Releases, or Notifications of Government of India, the Fund may require/give verification of identity/any special/additional subscription-related information from/ of the unitholders (which may result in delay in dealing with the applications, Units, benefits, distribution, etc./giving subscription details, etc.). Each unitholder must represent and warrant to the Trustees/AMC that, among other things, he is able to acquire Units without violating applicable laws. The Trustees will not knowingly offer or sell Units to any person to whom such offer or sale would be unlawful, or might result in the Fund incurring any liability or suffering any other pecuniary disadvantages which the Fund might not otherwise incur or suffer. Units may not be held by any person in breach of the law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations. The Trustees may compulsorily redeem any Units held directly or beneficially in contravention of these prohibitions. In view of the individual nature of investment portfolio and its consequence, each unitholder is advised to consult his/her own professional advisor concerning possible consequences of purchasing, holding, selling, converting or otherwise disposing of the Units under the laws of his/her state/country of incorporation, establishment, citizenship, residence or domicile.

	<p>Kindly note that neither the Statement of Additional Information; nor this Scheme Information Document, nor the Application for the Units, nor the Units ("these Documents") has been registered in any jurisdiction. The distribution of these documents in certain jurisdictions may be prohibited or restricted or subject to registration requirements and accordingly, persons who come into possession of any of these Documents are required to inform themselves about and to observe, any such restrictions. No person receiving a copy of any of these Documents in such jurisdiction may act or treat these Document or any part/portion thereof as constituting an invitation to him to subscribe for Units, nor should he in any event use any such Documents, unless in the relevant jurisdiction such an invitation could lawfully be made to him and such Documents could lawfully be used without compliance with any registration or other legal requirements. Accordingly, none of these Documents (including or any part/portion thereof) constitute an offer or solicitation by any one in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to any one to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of any of these Documents and any persons wishing to apply for Units pursuant to these Documents to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction.</p>
<p><b>Where can you submit the filled up applications.</b></p>	<p>The applications filled up and duly signed by the applicants should be submitted only at the designated NFO Collection Centres, whose names and addresses are mentioned on last cover page of this Scheme Information Document.</p> <p>Investors may also apply through the ASBA process during the NFO period of the scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>ASBA is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility. Please refer last page for the list of the SCSB's. Investors are requested to check with their respective banks about the availability of the ASBA facility. For the complete list of controlling / designated branches of above mentioned SCSBs, please refer to the websites of SEBI, BSE and NSE at <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>, <a href="http://www.bseindia.com">www.bseindia.com</a> and <a href="http://www.nseindia.com">www.nseindia.com</a>.</p> <p>For complete details on ASBA refer Statement of Additional Information (SAI) hosted on our website <a href="http://www.principalindia.com">www.principalindia.com</a>.</p>
<p><b>How to Apply</b></p>	<p>Please refer to the SAI and Application Form for the instructions.</p>
<p><b>Listing</b></p>	<p>Being an Exchange Traded Fund, the Units of the Scheme will be listed on the NSE and/or any other stock exchange as may be decided by the AMC/Trustee, within such time as the Exchange may allow or within such time as the Regulations permit. An investor can buy/sell Units on the Exchange during the trading hours like any other publicly traded stock. The AMC shall engage Authorised Participants for creating liquidity for the ETF on the Stock Exchange(s) so that investors other than Authorised Participants and Large Investors are able to buy or redeem units on the Stock Exchange(s) using the services of a stock broker.</p> <p>Authorised Participant will provide two way quotes in the secondary market. Authorised Participant acts as a seller for a buy order and a buyer against a sell order. The role of Authorized Participants is to seek to provide liquidity of Principal Gold ETF Units on the Stock Exchanges where the Units are</p>

	<p>listed. Authorized Participants will offer buy and sell quotes (bid and ask quotes) on the Exchange such that buy and sell orders get executed in the market subject to price compatibility. The Authorized Participants may for the purpose of creating liquidity subscribe to or redeem the Units of Principal Gold ETF directly with the Mutual Fund. e.g. if the Authorized Participant's net delivery obligation is more than the stock of Principal Gold ETF available with it, Authorized Participants may place subscription request with the Mutual Fund. Similarly, if the Authorized Participant has a net buy position and the same is to be settled in cash, it may redeem Units with the Mutual Fund for generating</p> <p>The AMC may also decide to delist the Units from a particular Exchange, provided that the Units are listed on at least one Exchange.</p> <p>The price of the Units in the market on Exchange will depend on demand and supply and market factors and forces. There is no minimum investment amount for investment through Exchange, although Units dealt in minimum in lots of 1.</p>
<p><b>Special Products / facilities available during the NFO</b></p>	<p>The Fund reserves the right to amend or terminate or introduce special facilities in the SID. The current special facilities offered that can be availed, are as follows:</p> <p><b>Switching Option:</b></p> <p>During the NFO Period, Switch will be allowed into the Scheme from other select open ended scheme(s) managed under the Fund at NAV based prices.</p> <p>In the case of NRIs, FIIs, etc. this will be subject to necessary approval (if any) from the Reserve Bank of India and any other approval as applicable. Tax deduction at source, if any, will be effected at the appropriate rate in case of a switch and the balance amount would be utilized to exchange units to the other Scheme.</p> <p>A request for switch may be specified either in terms of amount or in terms of the number of units of the scheme/plan/option from which the switch is sought. Such instructions may be provided in writing by completing the switch form or using the relevant tear off section of the Transaction Slip that may be enclosed with the Account Statement and lodging the same during the NFO period at designated Official Points of Acceptance. The switch will be effected by redeeming units from the scheme(s) in which the units are held and investing the net proceeds in Principal Gold ETF.</p> <p>For any application of switch-in from any other schemes of Principal Mutual Fund into this Scheme, 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.</p>
<p><b>The policy regarding issue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</b></p>	<p>Presently the AMC does not intend to reissue the repurchased units. The trustee reserves the right to reissue the repurchased units at a later date after issuing adequate public notices and taking approvals, if any, from SEBI.</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p>Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and have a Demat Account. The delivery instructions</p>

for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be affected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. The Mutual Fund will not be bound to recognize any other transfer.

In case a person (i.e. a transferee) becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the units of the Scheme.

The units held in demat mode can be pledged and hypothecated as per the provisions

#### **RIGHT TO LIMIT REPURCHASES**

The AMC may, in the general interest of the unitholders of the Scheme, keeping in view the unforeseen circumstances/unsure conditions, limit the total number of units which may be repurchased on any Business Day to 5% of the total number of units of the Scheme (or such higher percentage as the AMC may decide in any particular case). Any units which by virtue of these limitations are not repurchased on a particular Business Day will be carried forward for repurchase to the next Business Day, in order of receipt. Repurchases so carried forward will be priced on the basis of the Repurchase Price of the Business Day on which repurchase is made. Under such circumstances, to the extent multiple repurchase requests are received at the same time on a single Business Day, repurchase will be made on pro-rata basis, based on the size of each repurchase request, the balance amount being carried forward for repurchase to the next Business Day(s).

#### **POSSIBLE DEFERRAL OF REDEMPTION/ REPURCHASE REQUESTS**

Whilst every effort will be made to ensure that the Scheme will have sufficient liquidity to enable the repurchase cheques to be collected/dispatched within the deadline stated in the foregoing clause, unitholders should note that where the Scheme is obliged to arrange for the disposal of the underlying securities/borrow, in order to satisfy redemption/repurchase requests, unitholders may experience some delays in receiving repurchase cheques, reflecting the time involved in settling the underlying sales of securities/borrowing. However in any case, the Fund will ensure that the collection/dispatch of repurchase cheques is not delayed beyond ten working days (when Principal is open for business) from the date of receipt of the repurchase request in accordance with Regulation 53(b) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996.

#### **SUSPENSION OF REPURCHASE/SWITCH OPTIONS OF THE UNITS**

The Fund at its sole discretion reserves the right to withdraw sale and repurchase of the units under the scheme, temporarily or indefinitely from the Authorised Agents and Large Investors, if in the opinion of the AMC the general market conditions are not favourable. However, the suspension of sale/repurchase/switch either temporarily or indefinitely will be made applicable only after the approval of the Board of Directors of the AMC and

	<p>Trustee. The repurchase may be temporarily suspended under any or all of the following conditions :</p> <ul style="list-style-type: none"> <li>• If the stock exchange/money markets stop functioning or trading is restricted</li> <li>• Under uncertain conditions when the market (capital/stock/money etc become extremely volatile and the AMC so decides in the best interest of the unitholders)</li> <li>• Declaration of war or occurrence of insurrection, civil commotion or any other serious or sustained financial, political or industrial emergency or disturbance or any natural calamity</li> <li>• In extreme cases or complete breakdown or dislocation of business in the financial markets.</li> <li>• Breakdown in the means of communication used for the valuation of investments in the Scheme, without which the value of the securities held in the Scheme cannot be accurately calculated.</li> <li>• In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC</li> <li>• SEBI by order so permits</li> <li>• During the period of Book Closure/Record Date</li> <li>• On a requisition made by three-fourth's of the unitholders.</li> </ul> <p>The AMC reserves the right in its sole discretion to withdraw the facility of sale out of the scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing unitholders of the Scheme.</p>
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## B. ONGOING OFFER DETAILS

<p><b>Ongoing Offer Period</b></p> <p>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The scheme shall re-open for ongoing sale/repurchase to/ from Authorised Agent and Large Investors not later than 5 business days from the date of allotment of units.</p>
<p><b>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</b></p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>Example: If the applicable NAV is ₹10, exit load is 2% then redemption price will be:</i></p> <p>₹ 10* (1-0.02) = ₹9.80</p>	<p><b>On the Stock Exchange:</b></p> <p>An investor can redeem (sell) Units on a continuous basis on the Stock Exchange on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices, which may be close to the NAV of the Scheme. The price of the Units in the market will depend on demand and supply at that point of time. Subscriptions made through Stock Exchanges / demat mode will be made by specifying the number of Units to be subscribed and not the amount to be invested. The minimum number of Units that can be sold is 1 (one) Unit.</p> <p><b>Exit Load</b></p> <p>There will be no exit load on Units of the Scheme sold through the Stock Exchange(s). However, an investor would be paying cost in the form of brokerage, service tax, etc. as charged by his broker, for selling Gold and other applicable statutory levies when the Units are bought or sold on the Stock Exchange(s).</p> <p><b>Directly from the Mutual Fund</b></p>

	<p>The Scheme offers for redemptions sale only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days at NAV based prices subject to exit load, if any.</p> <p>Redemption Price = Applicable NAV * (1 - Exit Load, if any) - transaction handling charges and incidental charges, if any.</p> <p>Example : If the Applicable NAV per Unit is ₹ 2,459.4771 and nil Exit Load is charged and ₹ 1.50 as transaction handling charges and incidental charges. The Redemption Price per Unit will be calculated as follows: = ₹ 2,459.4771 – ₹ 1.50 = ₹2457.9771</p>
<p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>In case of Purchase / Redemption directly with Mutual Fund:</b></p> <p>The Scheme offers for subscriptions/redemptions only for Authorised Participants and Large Investors in 'Creation Unit Size' on all business days at NAV based prices.</p> <p><b><i>Applicable NAV for subscription:</i></b></p> <p>In respect of valid applications received, from Authorised Participants / Large Investors along with the Portfolio Deposit and/or Cash Component, if any, paid only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) of a bank where the Scheme has a collection account upto 3.00 p.m. on a Business Day at the Official Point of Acceptance of Transactions, NAV of the day on which the application is received shall be applicable.</p> <p>In respect of valid applications received for purchase of Units in Creation Unit Size, from Authorised Participants / Large Investors along with the Portfolio Deposit and/or Cash Component, if any, paid only by means of the payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) of a bank where the Scheme has a collection account after 3.00 p.m. on a Business Day at the official points of acceptance of Transactions the closing NAV of the next Business Day on which the application is received shall be applicable. The Portfolio Deposit and Cash Component for the Scheme may change from time to time due to change in NAV.</p> <p><b><i>Applicable NAV for Redemption:</i></b></p> <p>In respect of valid applications received (enclosed with redemption slip duly acknowledged by the Depository Participant with whom the Authorised Participant / Large Investor has a depository account) upto 3.00 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.</p> <p><b><u>Buy/Sale through Stock Exchange :</u></b></p> <p>An investor can buy/sell Units on a continuous basis on the National Stock Exchange or such other stock exchange where the scheme shall be listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Therefore, the provisions of Cut-off timing for subscriptions/ redemptions will not be</p>

	<p>applicable.</p> <p><b>Settlement of Purchase/Sale of Units of the Scheme on Stock Exchange</b></p> <p>Buying/Selling of Units of the Scheme on Stock Exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange. If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the Stock Exchange. The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange. The Stock Exchange regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.</p> <p>If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his / her / its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his / her/its DP to his/her/its trading member. The trading member will transfer the Units directly to his/her/its beneficiary account on receipt of the same from NSE/BSE's Clearing Corporation.</p> <p>An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cutoff time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>Application for subscription/redemptions (Applicable for Authorised Participants and Large Investors) should be submitted at/may be sent by mail to any of the Official Points of Acceptance of Transactions (OPT) nearest to you. Please refer to the last cover page of the SID for address and contact details of OPT and R&amp;T.</p>
<p>Minimum amount for purchase/redemption/switches</p>	<p><b>ON THE EXCHANGE</b></p> <p>The units of the Scheme can be purchased/sold in minimum lot of 1 (one) unit and in multiples thereof.</p> <p><b>DIRECTLY FROM THE FUND</b></p> <p>Authorised Agent/Large Investors can directly redeem from the Fund only in "Creation Unit Size"</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>At present investor are not required to maintain minimum balance in their respective folios; however the AMC/Trustee reserves the right to change it at any future date by giving advance notice.</p>
<p>Special Products available</p>	<p>No Special Products available during Ongoing offer since the Scheme being an Exchange Traded Fund will be listed on the Stock Exchange.</p>

<p><b>Accounts Statements</b></p>	<p><b>For normal transactions during ongoing sales and repurchase by Authorised Participant/Large Investor [in Physical / Demat]:</b></p> <p>The amount to be invested. However, an investor would be paying cost in the form of brokerage, service tax, etc. as charged by his broker and other applicable statutory levies when the units are bought on the Stock Exchange(s).</p> <p>▪ The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted. The Account Statement shall normally be dispatched within five business days from the date of receipt of the application.</p> <p style="text-align: center;"><b>St. obs. 18</b></p> <p>▪ For those unitholders who have provided an e-mail address, the AMC will send the account statement by mail at such registered e-mail address.</p> <p>▪ The unitholder may request for a physical account statement by writing and submitting it to AMC/ISC/R&amp;T. Accordingly, on receipt of such request Account Statement shall be provided to the Investors within five business days from date of such receipt of request.</p> <p>Account Statement shall reflect the latest closing balance and value of units prior to the date of generation of Account Statement.</p> <p><b>Consolidated Account Statement:</b></p> <p>AMC shall issue a consolidated account statement for each calendar month on or before the tenth day of the succeeding month, detailing all the <sup>§</sup>transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to such Unitholders in whose folios transaction has taken place during that month.</p> <p><b>Half Yearly Account Statement</b></p> <p>AMC shall issue a consolidated account statement every half yearly (September/March) on or before tenth day of succeeding month, detailing holding at the end of the six months across all schemes of all mutual funds, to such Unitholders in whose folios <sup>§</sup>transactions has not taken place during that month.</p> <p><sup>§</sup> Transaction shall mean and include purchase, redemption, switch, dividend payout, dividend reinvestment and bonus transactions.</p> <p><b>Account Statements for units held in demat mode:</b></p> <p>Units issued by the Fund under the scheme shall be credited to the investor's beneficiary account with a Depository Participant (DP) of CDSL or NSDL. Account statement for transactions of demat units of the scheme in the market may be obtained from the depository participants with whom the investor holds the DP account.</p>
<p><b>Dividend</b></p>	<p>In the interest of the Scheme and the unit holders the AMC/Trustees may consider providing returns to the unit holders at appropriate times by way of periodic declaration of dividend and /or bonus units under the Scheme after providing for all necessary recurring and other expenses. Distribution of dividend is subject to availability and adequacy of distributable surplus and</p>

	<p>approval of the Trustees. Quantum of dividend and the record date will be fixed by the Trustee and dividend so decided shall be paid, subject to availability of distributable surplus.</p> <p>Only those unit holders whose names appear in the register of unit holders as on the record date will be entitled for dividend and/or bonus units. This date will be fixed by the AMC/Trustees appropriately.</p> <p>The dividend warrants and/or fresh Account Statement with the bonus units shall be dispatched /credited to the unit holders within 30 days or such stipulated period of the declaration of dividend/bonus units. In the event of delay the AMC shall pay to the concerning investors; interest @15% p.a. for such number of days beyond the specified period of 30 days.</p> <p>Dividends will be paid net of taxes as may be applicable, and payments will be in favour of the Unit holder's registered name or, if there is more than one registered holder, of the first named registered holder on the original application form. The Trustees may not declare a dividend at all in the event of inadequacy of distributable income. There is no assurance or guarantee to unit holders as to the periodicity of dividend, rate of dividends distribution nor that dividend will be regularly paid.</p> <p>All benefits accruing/earned/received under the Scheme in respect of income (not included in NAV), capital reserves and surpluses, if any, at the time of its/their declaration or otherwise under the Scheme shall be available only to the Unit holders who hold units at the time of its/their declaration.</p> <p>Since distribution of dividend and /or bonus units shall be paid from the distributable surplus, the NAV of the Scheme shall be adjusted to the extent of dividend paid and/or bonus issued.</p>
<p><b>Redemption</b></p>	<p><b>Payment of Repurchase Proceeds to Authorised Participants and Large Investors</b></p> <p>The units of the Scheme can be redeemed (sold back to the Fund) on any business day by Authorised Participant/ Large Investor only in Creation unit Size. The repurchase request can be made on Application Form/Common Transaction form, which should be submitted at any of the Official Point of Acceptance. Where the date of redemption is a holiday / non business day, the deemed date for such redemption will be the next business day.</p> <p>In case the units are standing in the names of more than one unitholder, where mode of holding is specified as "jointly", repurchase requests will have to be signed by all the joint holders. However, in cases of holding specified as 'either/anyone or survivor', any one of the joint holders (in case of either/ anyone or survivor) will have the power to make repurchase request. However, in all cases, the repurchase proceeds will be paid to the first named holder only.</p> <p>In case a unitholder has subscribed to units on more than one Business Day (either through continuation in case of existing unitholder, or through subsequent subscriptions), the units subscribed to prior in time (that is those units which have been held for the longest period of time), will be deemed to have been repurchased first, that is on a First -In -First-Out basis. However, a unitholder may request the Fund to repurchase units subscribed by him/her at different dates, by indicating the specific date of subscription of the units, which is offered for repurchase.</p>

The repurchase would be permitted to the extent of credit balance in the unitholder's account.

If the number of Units held by the Investor as per the records maintained by AMC and/or the Registrar is less than the number of Units requested to be redeemed then, all the Units held by the Unit holder in such folio / Scheme / plan for which application for Redemption is made, shall be redeemed. Provided that, where redeem 'all' is specified in the request, all Unit holdings in that Scheme shall be redeemed.

The AMC reserves the right to change the minimum repurchase/redemption amount on a prospective basis subject to SEBI Regulations. Unitholders may also request for repurchase of their entire holding and close the account by indicating the same at the appropriate place in the Transaction Slip/Repurchase form.

#### **Repurchase by NRI's/FIIs**

Credit balances in the account of an NRI/FII will be subject to any procedures laid down by the RBI. Such repurchase proceeds will be paid by means of a rupee cheque payable to the designated NRE/ NRO account of the unitholder or by a US dollar (or any other currency) draft drawn at the exchange rates prevailing at that time and subject to RBI procedures and approvals and subject to deduction of tax at source, as applicable. All bank charges in connection with such payment will have to be borne by the unitholder and/or the Scheme by way of ongoing expenses. The Fund will not be liable for any delays or for any loss on account of exchange fluctuations, while converting the rupee amount in US Dollar or any other currency.

#### **Redemption proceeds payable in Portfolio Deposits of Gold**

On successful verification of the redemption request, the AMC will instruct the custodian to transfer the Portfolio Deposit of gold to the custody account of authorized participants/large investors and remit/collect the Cash Component after adjusting transaction handling charges, other applicable charges and the difference between the applicable NAV and closing price of gold. The delivery of gold to Authorised Participants/ Large Investors will be made at the location of the Custodian within the jurisdiction of Mumbai. Redemption proceeds will be sent to the Unit holder within 10 business days from the date of confirmation with the depository records.

Cash Component in redemption proceeds shall be directly credited to the bank account linked to demat account of Authorised Participants/Large Investors.

#### **Unitholder's Bank Account Details**

Unitholders are on a mandatory basis required to mention their bank account details in their applications/ requests for redemption. Redemption Cheques and/or any other instruments will then be made out in favour of the Bank for crediting the respective unitholder's account so specified. The normal processing time may not be applicable in situations where such details are not provided by unitholders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and delay/loss in transit

**St. obs. 19**

	<p><b>Closure of Unitholder's Account</b></p> <p>Unitholders may note that the AMC at its sole discretion may close a unitholder's account after giving notice of 45 days, if at the time of any part repurchase, the value of units (represented by the units in the unitholder's account if such repurchase were to take place, valued at the applicable NAV related price), falls below the minimum investment/balance required for each scheme (or such other amount as the AMC may decide from time to time) or where the units are held by a unitholder in breach of any Regulation.</p>
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The NAV will be calculated by the AMC for each business day and released to the Press, News Agencies and the Association of Mutual Funds of India (AMFI). The AMC shall update the NAVs on the website of the Mutual Fund (<a href="http://www.principalindia.com">www.principalindia.com</a>) and on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9.00 p.m. every Business Day and shall be published in two newspapers.</p> <p style="text-align: right;"><b>St. obs. 17(a)</b></p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of business hours on the following day due to any reasons, a press release shall be issued giving reasons and explaining when the AMC would be able to publish the NAVs.</p>
<p><b>Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures advertisement.</p>	<p>The Mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.</p> <p>The mutual fund may opt to send the portfolio statement to all unit holders in lieu of the advertisement (if applicable).</p>
<p><b>Half Yearly Results</b></p>	<p>The fund shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated. In addition the Fund shall mail / email (if any e-mail address is provided with the consent of the unit holder) or publish the complete portfolio to the investors before the expiry of one month from 31<sup>st</sup> March and 30<sup>th</sup> September each year. These shall also be displayed on the website of the Mutual Fund and that of AMFI.</p>
<p><b>Annual Report</b></p>	<p>A link to Annual Report or Abridged Summary of the Annual Report will be available on AMC's website <a href="http://www.principalindia.com">www.principalindia.com</a> and a link in this regard shall also be available on the website of AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Annual Report / Abridged Annual Report shall be sent by way of an e-mail link to the Investor's registered e-mail address or physical copies (if investor's e-mail address is not registered), not later than four months after the close of each financial year.</p> <p>Such Unitholders who have mentioned their e-mail address will receive the</p>

	<p>Annual Report/Abridged Summary of Annual Report only by e-mail and not in physical copy. However, Investors who have mentioned their e-mail address but still wish to receive physical copy of the Annual Report, may do so by submitting written request at any of our OPT.</p> <p>Physical Copy(ies) of Annual Report will be available for inspection at the Head Office of the AMC at all times.</p>															
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).															
<p><b>Taxation</b></p> <p>This is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>A brief overview of income-tax implications in the hands of unit holders as per Finance Bill, 2012:</p> <table border="1" data-bbox="597 474 1463 1528"> <thead> <tr> <th data-bbox="597 474 792 537"><b>Particulars</b></th> <th data-bbox="792 474 1227 537"><b>Resident Investors</b></th> <th data-bbox="1227 474 1463 537"><b>Mutual Funds</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="597 537 792 1140">Tax on Dividend</td> <td data-bbox="792 537 1227 1140">Nil</td> <td data-bbox="1227 537 1463 1140"> <p><b>Dividend Distribution Tax ('DDT')</b></p> <p><b>Individual &amp; HUF</b> 13.519% (12.50% plus 5% surcharge plus 3% education cess)</p> <p><b>Other than Individual &amp; HUF</b> 32.445% (30% plus 5% surcharge plus 3% education cess)</p> </td> </tr> <tr> <td colspan="3" data-bbox="597 1140 1463 1171"><b>Capital Gains**&amp;#:</b></td> </tr> <tr> <td data-bbox="597 1171 792 1360">Long Term Capital Gains (Units held for more than 12 months)</td> <td data-bbox="792 1171 1227 1360">Individual/HUF/AOP/BOI/Domestic Companies/Firms - 10% * (without indexation) 20% * (with indexation) FIIs - 10% * (without indexation)</td> <td data-bbox="1227 1171 1463 1360">NA</td> </tr> <tr> <td data-bbox="597 1360 792 1528">Short Term Capital Gains (Units held for not more than 12 months)</td> <td data-bbox="792 1360 1227 1528">Individual/HUF/AOP/BOI – Taxable as per the applicable slab rates*  Companies / Firms / FIIs – 30%*</td> <td data-bbox="1227 1360 1463 1528">NA</td> </tr> </tbody> </table> <p>For Further details on taxation please refer to the clause of Taxation in the SAI.</p> <p>* Plus surcharge at the rate of 5% for a domestic company (2% for other than company), if applicable, and Education cess at the rate of 2% on income-tax and Secondary and Higher Education cess at the rate of 1% on income-tax and s</p> <p>** This chart is prepared on assumption that the investment in units of Mutual Fund would be characterised as capital assets in the hands of the unit holder.</p> <p># Non-resident investor shall be entitled to be governed by provisions of the</p>	<b>Particulars</b>	<b>Resident Investors</b>	<b>Mutual Funds</b>	Tax on Dividend	Nil	<p><b>Dividend Distribution Tax ('DDT')</b></p> <p><b>Individual &amp; HUF</b> 13.519% (12.50% plus 5% surcharge plus 3% education cess)</p> <p><b>Other than Individual &amp; HUF</b> 32.445% (30% plus 5% surcharge plus 3% education cess)</p>	<b>Capital Gains**&amp;#:</b>			Long Term Capital Gains (Units held for more than 12 months)	Individual/HUF/AOP/BOI/Domestic Companies/Firms - 10% * (without indexation) 20% * (with indexation) FIIs - 10% * (without indexation)	NA	Short Term Capital Gains (Units held for not more than 12 months)	Individual/HUF/AOP/BOI – Taxable as per the applicable slab rates*  Companies / Firms / FIIs – 30%*	NA
<b>Particulars</b>	<b>Resident Investors</b>	<b>Mutual Funds</b>														
Tax on Dividend	Nil	<p><b>Dividend Distribution Tax ('DDT')</b></p> <p><b>Individual &amp; HUF</b> 13.519% (12.50% plus 5% surcharge plus 3% education cess)</p> <p><b>Other than Individual &amp; HUF</b> 32.445% (30% plus 5% surcharge plus 3% education cess)</p>														
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Short Term Capital Gains (Units held for not more than 12 months)	Individual/HUF/AOP/BOI – Taxable as per the applicable slab rates*  Companies / Firms / FIIs – 30%*	NA														

	applicable Tax Treaty, which India has entered with the country of residence of the non-resident investor, if that is more beneficial than the provisions of the Income-tax Act, 1961 The Finance Bill, 2012 proposes to restrict treaty benefit to non-residents, unless the non-resident obtains a Tax Residency Certificate ("TRC") from the home country, containing such particulars as may be prescribed.
<b>Investor services</b>	For any enquiries and/or queries or complaints in respect of any terms and conditions of/ investments in this scheme, the investors are advised to address a suitable communication to AMC and marked to the attention of Head Customer Services – Mr. Hariharan Iyer at customer@principalindia.com. Written communications may also be forwarded to Principal Mutual Fund at Exchange Plaza, Ground Floor, B wing, NSE Building, Bandra Kurla Complex, Bandra(East), Mumbai – 400 051 India alternatively faxed at +91 22 67720512.  Our customer service executives can also be reached at the following contact TOLL FREE : 1800 42 5600

#### **D. COMPUTATION OF NAV**

The NAV of the Scheme for each option at any time shall be determined by dividing the net assets of the Scheme by the number of outstanding units on the valuation date.

$\text{NAV per unit} = \frac{(\text{Market / Fair Value of Securities} + \text{Current Assets} - \text{Current Liabilities and Provision})}{\text{No. of units outstanding of the Scheme}}$
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The NAV will be calculated up to four decimals. Units in the Scheme will be rounded off to the nearest integer and no fractional units will be issued.

The computation of Net Asset Value, valuation of assets, computation of applicable Net Asset Value (related price) for repurchase and their frequency of disclosure shall be based upon a formula in accordance with the Regulations and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds.

The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

The first NAV will be calculated and announced within a period of 5 business days after the close of the NFO Period. Subsequently, the NAV shall be calculated on all Business Days and published in atleast two daily newspapers having circulation all over India.

#### **Valuation of gold:**

The Scheme will invest predominantly in physical gold (Gold bullion) and will be valued based on the market price of gold in the domestic market and will be marked to market on a daily basis. As laid down under the Clause 3A of the Eighth Schedule of SEBI (MF) Regulations, the market price of gold in the domestic market on any business day would be arrived at as under:

1. Domestic price of gold = (London Bullion Market Association AM fixing in US\$/ounce X conversion factor for converting ounce into kg for 0.995 fineness X rate for US\$ into INR) + custom duty for import of gold +

sales tax/octroi and other levies applicable.

2. The gold held by the Scheme shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:
- (a) adjustment for conversion to metric measures as per standard conversion rates;
  - (b) adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
  - (c) addition of transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the Fund; and notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from London to the place where it is actually stored on behalf of the Fund.

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the Scheme.

Provided further that where the gold held by the Scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub- paragraph.

3.If the gold acquired by the Scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of clauses as mentioned above.

## **SECTION V: FEES AND EXPENSES**

This section outlines the expenses that will be charged to the schemes.

### **A. NEW FUND OFFER (NFO) EXPENSES**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The entire new fund offer expenses of the said scheme shall be borne by the AMC.

### **B. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agent's fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated the following percentage of the weekly average net assets of the scheme will be charged to the scheme as expenses.

<b>Nature of Expenses</b>	<b>% of Weekly average net assets</b>
Investment Management and Advisory Fees	0.75
Trustee Fees	0.01
Registrar and Transfer Agent Fees	0.03
Costs related to investor communications, Costs of Fund transfer from one location to another, Cost of providing account statements and dividend repurchase cheques and warrants, costs of statutory advertisements	0.10
Marketing and Selling Expenses	0.20
Expenses towards storage and handling of gold	0.30
Audit Fees	0.01

Other Expenses	0.10
<b>Total Annual Recurring Expenses</b>	<b>1.50</b>

These estimates have been made in good faith by the AMC and are subject to change inter-se. The expenses may be more than as specified in the table above, but the total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI Regulations.

In the case of Principal Gold Exchange Traded Fund, the total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets as per the SEBI (MF) Regulations.

The AMC may charge the mutual fund with investment and advisory fees which are fully disclosed in the document subject to limits prescribed from time to time under the SEBI Regulations.

Any expenditure in excess of the limits specified in the SEBI Regulations shall be borne by the AMC and /or by the Sponsor and/or Trust.

The purpose of the above table is to assist the unitholder in understanding the various costs and expenses that a unitholder in the Scheme will bear directly or indirectly.

### C. LOAD STRUCTURE & TRANSACTION CHARGES

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC [www.principalindia.com](http://www.principalindia.com) or may call at 1800 42 5600 or your Distributor.

<b>Type of Load : Load Chargeable (As a %age of NAV)</b>	
Entry Load	Not Applicable  Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Options under the Scheme to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
Exit Load	<b><u>Stock Exchange Mode</u></b> - The units of the scheme are compulsorily traded on Stock Exchange(s) in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through Stock Exchanges.  <b><u>Directly from Mutual Fund</u></b> - No Exit load will be levied on redemptions made by Authorised Participants / Large Investors directly with the Fund.

The Load, if levied, will be retained in the Scheme in a separate account and used by the Fund/AMC to cover the cost of raising fund by way of providing distribution related services to the Fund relating to the Sale, promotion, advertising and marketing of the units of the Scheme and costs associated with liquidating the Scheme's investment Securities, including payments for postage and also payments to brokers for their services in connection with the redemption/distribution of the units. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure AMC will issue an addendum detailing the changes and will display it on the website. A public notice shall be given in respect of such changes in one English daily newspaper having

nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

The AMC may also:

(i) Attach the Addendum to Scheme Information Documents and Key Information Memorandum. or circulate the same to distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.

(ii) Arrange to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/ brokers office.

(iii) Stamp Introduction of exit load/ CDSC alongwith the details in the acknowledgement slip issued to the investors on submission of the application form and may disclose it in the statement of accounts issued after the introduction of such load/CDSC.

(iv) take other measures which it may feel necessary.

St. obs. 16(i)  
to (vi)

### Transaction Charges –

In terms of SEBI circular no. CIR/ IMD/ DF/ 13/ 2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of ₹10, 000/ – and above shall be charged from the investors and shall be payable to the distributors/ brokers (who have not opted out of charging the transaction charge) in respect of applications routed through distributor/ broker relating to Purchases / subscription / new inflows only (lump sum and SIP), subject to the following:

- For Existing / New investors: ₹100 / ₹ 150 as applicable per subscription of ₹ 10,000/- and above;

It is clarified that there shall be no transaction charge on:-

- subscription below ₹10,000/-;
- transactions other than purchase / subscriptions relating to inflows;
- direct investments.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unitholder and paid to the distributor and the balance shall be invested in the Scheme. Statement of Account issued to such Investors shall state the net investment as gross subscription less transaction charge and give 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 shall continue to be paid by the Investor directly to the Distributor by a separate cheque based on his assessment of various factors including the service rendered by the Distributor.

### SECTION VI RIGHTS OF UNITHOLDERS

Please refer to Statement of Additional Information for details.

### SECTION VII. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY.

St. obs. 20

*This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.*

1	Penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.	Nil
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2	In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.	Nil
3	Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.	Nil
4	Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.	*As mentioned below
5	Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.	Nil

\* There is a legal case pending against Mr. Rajat Jain, Chief Investment Officer of Principal Pnb Asset Management Company Pvt. Ltd. in the "Court of Sessions of Greater Bombay". The case was filed at the instance of CBI, Economic Offences Wing, Mumbai pertaining to a matter alleged during Mr. Jain's previous employment with SBI Mutual Fund, prior to his joining Principal Pnb Asset Management Company Pvt. Ltd. The case pertains to the purchase of certain shares at SBI Mutual Fund where Mr. Rajat Jain was, at that time, Chief Investment Officer.

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

St. obs.22

Note: The Scheme under this Scheme Information Document was approved by the Directors of Principal Trustee Company Private Limited vide Circular Resolution dated November 18, 2011.

St. obs.25

**Applications shall be accepted at the following OPTs of AMC and Karvy, post the Scheme re-opening for continuous offer**

• **Mumbai:** Exchange Plaza, 'B' wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 • **Ahmedabad:** 401, Broadway Business Centre, Opp. Samarsheshwar Mahadev Temple, Law Garden Cross Road, Ellisbridge, Ahmedabad-380 006 • **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:** Sigma Trident, 11/2, 1st Floor, Hayes Road, Off. Richmond Road, Bangalore-560 025 • **Bhubaneswar:** 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 • **Coimbatore:** No. 9, Gowtham Center Annexe, 1054, Avinashi Road, Coimbatore-641 018 • **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 • **Ludhiana:** 302, SCO-18, Opp. Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana-141 001 • **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 • **Rajkot:** 315, Star Chambers, Harihar Chowk, Panchnath Road, Rajkot-360 001 • **Siliguri:** Nanak Complex, 3rd Floor, Sevoke Road, Siliguri-734 401 • **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.

**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 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 • **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:** 495, B.C. Road, Beside Proyojoni, 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, 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, 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 • **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.

## List of Self Certified Syndicate Banks (SCSBs) under the ASBA process

1. Axis Bank Ltd 2. State Bank of Hyderabad 3. Corporation Bank 4. State Bank of Travencore 5. IDBI Bank Ltd. 6. State Bank of Bikaner and Jaipur 7. YES Bank Ltd. 8. Punjab National Bank 9. Deutsche Bank 10. Union Bank of India 11. HDFC Bank Ltd. 12. Bank of Baroda 13. ICICI Bank Ltd 14. Vijaya Bank 15. Bank of Maharashtra 16. State Bank of India 17. Andhra Bank 18. HSBC Ltd. 19. Kotak Mahindra Bank Ltd. 20. Bank of India 21. CITI Bank 22. IndusInd Bank 23. Allahabad Bank 24. Karur Vysya Bank Ltd. 25. The Federal Bank 26. Indian Bank 27. Central Bank of India 28. Oriental Bank of Commerce 29. Standard Chartered Bank 30. J P Morgan Chase Bank, N.A. 31. Nutan Nagarik Sahakari Bank Ltd. 32. UCO Bank 33. Canara Bank 34. United Bank of India 35. Syndicate Bank 36. Indian Overseas Bank 37. South Indian Bank 38. Tamilnad Mercantile Bank Ltd. 39. City Union Bank Ltd. 40. BNP Paribas 41. The Kalupur Commercial Co-Operative Bank Ltd. 42. Bank of America N.A. 43. The Laxmi Vilas Bank Limited. 44. State Bank of Patiala. 45. State Bank of Mysore. 46. The Surat Peoples Co-operative Bank Limited. 47. Dhanlaxmi Bank Limited. 48. The Sarswat Co-operative Bank Ltd. 49. DBS Bank Limited

**Applications shall be accepted at the following locations only during the NFO as per details provided against each Collection centre**

### COLLECTION CENTRES OF AXIS BANK [Applications upto \_\_\_\_\_]

• **Agra:** Shop No. 1, 3 To 16, Block No 51, Anupam Plaza II, Sanjay Place, Agra 282 002, Uttar Pradesh • **Ahmedabad:** Trishul, Opposite Samarsheshwar Temple, Law Garden, Ellis Bridge, Ahmedabad 380 006, Gujarat • **Amritsar:** 29, Kennedy Avenue, Court Road, Amritsar 143001, Punjab • **Bangalore:** No. 9, M. G. Road, Block A, Bangalore 560001 • • **Baroda:** Vardhaman Complex, Opp. G.E.B., ,Near Pizza Hut, Race Course Circle (North), Vadodara 390 007, Gujarat • **Chandigarh:** Sco 343-344,,Sector 35-B, Chandigarh 160 022 • **Chennai:** 82, Dr. Radhakrishnan Salai, Mylapore, Chennai 600 004 • **Cochin (Kochi):** 41/419, Ground Floor, Chicago Plaza, Rajaji Road, Ernakulam, Kochi - 682 035, Kerala • **Coimbatore:** Vigneswar Cresta, No.1095, Avinashi Road, Pappanaickenpalayam, Coimbatore - 641 037, Tamil Nadu • **Dehradun:** Shri Ram Arcade, 74(New No.250/466), Rajpur Road, Dehradun 248001, Uttarakhand • **Guwahati:** Ground Floor, Chibber House, G.S. Road, Dispur, Guwahati 781 005, Assam • **Hyderabad:** 6-3-879/B, G. Pulla Reddy Bldg., First Floor, Begumpet Road, Hyderabad 500 016 • **Indore:** "Kamal Palace", 1, Yeshwant Colony, Yeshwant Niwas Road, Indore - 452 003 • **Jaipur:** O-15, Green House, Ashok Marg, C-Scheme, Jaipur 302 001, Rajasthan • **Jamshedpur:** Voltas House, Near Ram Mandir, Bistupur, Jamshedpur 831 001, Jharkhand State • **Kanpur:** Ground & First Floor, 16/104-A, Civil Lines, Kanpur, Uttar Pradesh 208 001 • **Kolkatta:** Ground & First Floors, 7, Shakespeare Sarani, Kolkata 700 071, West Bengal • **Lucknow:** Lucknow, 25-B, Ashok Marg, Sikander Bagh Chauraha, Lucknow 226 001, Uttar Pradesh • **Ludhiana:** Lower Ground Floor, Shop No. AG-01, 02, 03, 3 A, 04, 05, 05-A, 06, 07, 08, 09, 10, 11. Unit No. 1 & 2, The Boulevard, Plot No.105, Mall Road, Ludhiana, Punjab, 141001 • **Mangalore:** Essel Towers, Bunts Hostel Circle, Mangalore - 575 003, Karnataka • **Mumbai:** Universal Insurance Bldg., Ground Floor, Sir P. M. Road, Fort, Mumbai 400 001 • **Nagpur:** M. G. House, Rabindranath Tagore Road, Besides Board Office, Civil Lines, Nagpur 440 001, Maharashtra • **Nasik:** Mazda Towers, Tryambak Naka, F.P. No.183, C.T.S. No.620.9, GPO Road, Nashik 422001, Maharashtra • **New Delhi:** "Statesman House", 148, Barakhamba Road, New Delhi 110 001 • **Panipat:** 515-515B, Ward No/ 8, ,Gaylord Hotel Building, G/T/ Road, Panipat 132 103, Haryana • **Panjim:** Sidarth Bhandodkar Bhavan, P. Shirgaonkar Road, Panaji, Goa 403 001 • **Patna:** Lok Nayak Jay Prakash Bhawan, Dak Bungalow Crossing, Patna 800001, Bihar • **Pune:** Sterling Plaza, Plot No.1262/B, Jangli Maharaj Road, Near Deccan Gymkhana, Pune 411004 • **Rajkot:** "Titan", Near K K V Circle, Kalawad Road, Rajkot 360005 • **Surat:** Digvijay Towers, Opp. St. Xavier'S School, Ghod Dod Road, Surat - 395 001

### COLLECTION CENTRES OF KOTAK MAHINDRA BANK [Applications upto \_\_\_\_\_]

• **Bardoli:** Station Road • **Baroda:** R.C.Dutta Road • **Bharuch:** Linking Road Crossing Nandaldev • **Bhavnagar:** Waghwadi Road • **Bhopal:** M P Nagar • **Bhubaneshwar:** Janpath • **Bodeli:** Halol Road • **Chandigarh:** Sector 9-C • **Chennai:** Annasalai • **Cochin:** M.G. Road • **Coimbatore:** Skanda Square • **Dahanu:** Arcade Main Road • **Dahod:** Gadi Road • **Deesa:** Near Jalaram Mandir • **Gandhidham:** Sindhu - 1, SRC PLOT NO 309 • **Gurdaspur:** Tibri Road • **Guwahati:** G S Road • **Himmatnagar:** Opp. Govt Godown • **Hyderabad:** Somajiguda • **Indore:** M.G.Road • **Jaipur:** Sardar Patel Marg • **Jalandhar:** G.T. Road • **Jamshedpur:** Bistupur • **Jodhpur:** Chopasani Road • **Jorhat:** Gar Ali Road • **Kadi:** Opp. J.K Petrol Pump • **Kanpur:** Meghdoot Hotel Building • **Kapurthala:**

Mall Road • **Kolhapur:** Raja Rampuri Road • **Kolkatta:** Park Street • **Kottayam:** Opp. to Collectorate • **Lucknow:** Shahanaazaf Road • **Ludhiana:** Feroze Gandhi Market • **Madurai:** West Perumal Maistry Street • **Margao:** Isidiro Baptista Road • **Meerut:** Mangal Panday Nagar • **Mehsana:** State Highway • **Moradabad:** Civil Lines • **Morbi:** Ram Chowk • **Mumbai:** Nariman Point • **Mysore:** Saraswathipuram • **Nagpur:** Kingsway • **Nakodar:** Nurmahal Road • **Namakkal:** Mohanur Road • **Nasik:** Thatte Nagar Road • **Navsari:** Station Road • **New Delhi:** K.G. Marg • **Palanpur:** Palace Road • **Panjim:** Opp Azad Maidan • **Patiala:** New Leela Bhavan • **Patna:** Exhibition Road • **Phagwara:** G.T. Road • **Pune:** Bhandarkar Instititue Road • **Raipur:** Civil Lines • **Rajkot:** Dr. Yagnik Road • **Rajpura:** Patiala Road • **Rudrapur:** Awas Vikas Colony • **Salem:** Bharathi Street • **Sangrur:** Kaula Park • **Sankari:** 17-New Edappadi Road • **Silvassa:** Silvassa- Vapi Main Road • **Surat:** Surat Dumas Road • **Surendranagar:** Bus Stand Road • **Tarapur:** At and Post Boisa • **Tirupur:** Avinashi Road • **Trichy:** Sasthiri Road • **Trivandrum:** Vellayambalam • **Udaipur:** Madhuban • **Unjha:** GunjBazar • **Valsad:** Jalaram Road • **Vapi:** Vapi-Daman Road • **Varanasi:** Godowlia Chowk • **Vijayawada:** Labbipet • **Viramgam:** Mandal Road • **Visnagar:** Near Railway Station

## COLLECTION CENTRES OF IDBI BANK [Applications Upto \_\_\_\_\_]

• **Allahabad:** CMS Desk, Jeevan Prakash Building, 172 A/40, M.G.Marg, Civil Lines, Allahabad Uttar Pradesh - 211 001 • **Ajmer:** Shankar Palace Opp. City Power House Jaipur Road, Ajmer - 305001 • **Aligarh:** CMS Desk, Liberty Plaza, Kishanpur Tirala, Ramghat Road, Aligarh - 202001, Uttar Pradesh • **Allahabad:** CMS Desk, Jeevan Prakash Building, 172 A/40, M.G.Marg, Civil Lines, Allahabad Uttar Pradesh - 211 001 • **Anand :** CMS Desk, Jeevan Prakash Building, 172 A/40, M.G.Marg, Civil Lines, Allahabad Uttar Pradesh - 211 001 • **Asansol :** CMS Desk, Shree Apartment, Burnpur Road, Opp Sarat Mancha, Asansol - 713304, West Bengal • **Aurangabad :** Raghbir Chambers, Vidya Nagar Jalna Road Aurangabad – 431003 • **Bankura :** CMS Desk, Bankura-Raghunathpore Road, Beside Mashjid, Machantala, Post and Dist- Bankura, Bankura - 722101 - West Bengal • **Bareilly:** CMS Desk, 146, Civil Lines, Circuit House, Chouraha, Bareilly Uttar Pradesh - 243001 • **Belgaum:** 3493/1B College Road Belgaum • **Bharuch:** CMS Desk, Shree Mangalam Complex, B/h Aditya Complex, Kasak Circle, Bharuch - 392001 - Gujarat • **Bhatinda:** CMS Desk, F-77, Teshwar Complex, Hazi Rattan chowk, Civil lines, Bathinda -151001 Punjab • **Bhavnagar:** Radheshyam Complex, Waghawadi Road, Bhavnagar - 364001 • **Bhilai:** New Era, 19 Priyadarshni Parisar, Nehru Nagar Square, Bhilai - 490020 • **Bhubaneshwar:** IDBI House, Janpath, Unit IX, Bhubaneshwar - 751022 • **Bikaner:** Modern Market Opp DRM Office Near Tulsi Circle Bikaner • **Bokaro:** CMS Desk, A-1/2, City Centre, Sector - 4, Bokaro Jharkhand - 827004 • **Burdwan:** CMS Desk, M V Apartment, 35, GT Road, Parbihata (Near SBI), Burdwan West Bengal - 713101 • **Calicut:** City Plaza YMCA Cross Road Kozhikode • **Cuttack:** CMS Desk, Ground Floor, Kavita Bhawan, College Road, College Square, Cuttack Orissa - 753 003 • **Dhanbad:** kylark Complex Bank More Dhanbad • **Durgapur:** CMS Desk, Ruma Sweets Building, Nachan Road, Benachity,Durgapur West Bengal - 713213 • **Erode:** 66, Aanoor Amman Complex Sathy Main Road Erode • **Faridabad:** RPU 65 MM ROADNEW DELHI - 110055 • **Ghaziabad:** RPU 65 MM ROADNEW DELHI - 110055 • **Gorakhpur:** CMS Desk 7, Park Road,Gorakhpur Uttar Pradesh - 273001 • **Gurgaon:** RPU - North, 11 B / 8 Basement, Tewari House, Oppo. Metro Pillar 136, Pusa Road, Rajendar Palace, New Delhi - 110055 • **Gwalior:** Chamber Bhavan SDM Road, Gwalior – 474009 • **Hubli:** Giriraj Annexe , Traveller's Bungalow Road, Hubli – 580029 • **Jabalpur:** Shukla Bhawan 1415,Wright Town Jabalpur – 482002 • **Jalandhar:** Bombay Palace, 136, Jawahar NagarCool Road Jalandhar – 144001 • **Jalgaon:** Khandesh Mills Complex, Nehru Chowk, P.B.No 7, Jalgaon - 425001 • **Jammu:** CMS Desk, Office Block No O.B.26, Grid Bhavan, 1st Floor, Rail Head Complex, Jammu Jammu & Kashmir – 180012 • **Jamnagar:** CMS Desk, Gr Floor, Khandelwal Complex, 12 Patel Colony, P.N. Marg, Jamnagar - 361001 – Gujarat • **Jodhpur:** Dhanalaxmi Towers, 1st Chopsani Road, Jodhpur - 342003 • **Junagadh:** CMS Desk, Mary Gold-2 Complex, Opp Bahhaudin College, College Road, Junagadh Gujarat - - 362001 • **Kolhapur:** S-3 TO 7, Royal Heritage BLDG Opp.Basant Bahar Theatre,Assembly Road, Kolhapur • **Kota:** CMS Desk, Plot No 381-2, Shopping Center, Ghorewala Chauraha, Rawatbhata Road, Kota, Rajasthan – 324007 • **Kottayam:** Thekkekarayan Towers Muttambalam PostKanjikuzhy Kottayam – 686004 • **Malda:** CMS Desk, K.G. Apartment. 48/63 K. J. Sanyal Road, Opp Kanya Shikshalaya Girls School, Malda - 732101 - West Bengal • **Meerut:** 367, Neel Kamal Building, Eves Crossing, Shivaji Road, Meerut Uttar Pradesh - 250 001 • **Moradabad:** Ekta Complex Near Company Bagh Civil Lines Moradabad • **Muzaffarpur:** CMS Desk, Choti Saraiyaganj, Muzaffarpur - 842001 – Bihar • **Mysore:** CMS Desk, MIG 11, Anand Arcade, 18th Main Road, Kevepuru Nagar, V. M Double Road, Saraswathipuram, Mysore - 570023, Karnataka • **Nadiad:** CMS Desk, Shop no.1&2, Ground Floor, Iskon Arcade, College Road, Nadiad - 387001 – Gujarat • **Navsari:** HareKrishna Complex, Chimnabai Road,Near Vasant Talkies, Navsari – 396445 • **Patiala:** 10,Chotti Baradari, The Mall, Patiala – 147001 • **Pondichery:** CMS Desk, No 86, S.V.Patel Salai, Puducherry (Pondicherry) - Tamil Nadu • **Raipur:** Dev Towers, Plot No 3/22, Old Civil lines, New Pt. Bhagwati Charan

Shukla Ward, Fingeshwar Bada, Beside Holy Hearts High School, Raipur – 492001 • **Ranchi:** Arjan Place, 5, Main Road, Ranchi – 834001 • **Rourkela:** CMS Desk, 1st Floor, DUA Complex, Panposh Road, Rourkela Orissa - - 769004 • **Shillong:** Sapphire House, Don Bosco Road Laitumkhrah, P.B.No 31, Shillong Meghalaya • **Shimla:** CMS Desk, Jeevan Jyoti Building, Lala Lajpatrai Chowk, The Mall, Shimla, Himachal Pradesh – 171001 • **Siliguri:** CMS Desk, Nanak Complex, 1st Floor, Sevoke Road, Siliguri West Bengal – 734001 • **Tirunelveli:** CMS Desk, City Shopping Centre, Trivandrum Bye Pass Road, Kokurakulam, Near Collectorate, Tirunelveli – 627006 Tamil Nadu • **Udaipur:** Mumal Towers, 16 Saheli Marg, Udaipur - 313001 • **Ujjain:** Hotel Ashray 77, Devas Road Ujjain - 456010 • **Valsad:** CMS Desk, C.S. No 4000 & 4001, Shop no.2-5 Megharachana Tower, Shila Park Complex, Tithal Road, Valsad - 396001 – Gujarat • **Vapi:** C-1, Advance Complex, National Highway no. 8, Near Hotel Green View, P. B 85, Vapi -396191. • **Varanasi:** Arihant Complex, Nagar Nigam Road, Sigra Varanasi - 221002. • **Vellore:** CMS Desk, No.5, 14th Cross Street, 1st Floor, Gandhi Nagar, Vellore - 632006, Tamil Nadu . **Visakhapatnam:** CMS Desk, No.5, 14th Cross Street, 1st Floor, Gandhi Nagar, Vellore - 632006, Tamil Nadu • **Warangal:** CMS Desk, Gr. Floor, Shri Tirumala Mall Municipal, Door Nos 5-9 130, Main Road, Sikhwadi, Kishanpura, Hanamkonda, Warangal - 506001. Andhra Pradesh

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*Name, Address and Website of Registrar:*

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