

What is Principal Mutual Fund **Invest Online** ?

Principal Mutual Fund Invest Online is an internet based online investment service enabling you to buy, track and manage your mutual fund investments in a quick and convenient manner.

How can I register for Principal Mutual Fund Online Service?

To invest through the Principal Mutual Fund Online service you have to register with us.

Few Easy Steps to invest in Principal Mutual Fund **Invest Online** !!

Step 1 - Visit URL <https://principalindia.com/online>

Step 2 - Declare that you are not a resident of USA/Canada.

Step 3 - If declared - 'YES' - you will not be able to proceed further.

Step 4 - If declared 'NO'

- Select Scheme / Plan / Option
- Choose MODE – whether REGULAR (through Distributor) OR DIRECT

Step 5 - Select option from drop downs wherever applicable and enter data where required, ensure All data fields marked with '*' are mandatory.

Step 6 - Enter PAN of all Unit holders once, PAN entered will be verified for KYC Compliant status.

Step 7 - Once Complete CITY and PINCODE entered and tick on declaration.

Step 8 - Click on SUBMIT.

Points to remember:-

- If KYC Compliant status is highlighted as YES, you can proceed to enter other details and complete the folio particulars.
- Keep your details of bank account readily available as the same needs to be entered.
- On submission of final form and confirmation, you will be directed to the Bank payment gateway (internet banking)
- Once the payment is made successfully from your bank account that you have entered, you will be re-directed to Principal Mutual Fund site confirming the completion of the transaction.
- You will also receive an email at your email id confirming the receipt of successful transaction by Principal Mutual Fund.
- The allotment of units will be based on applicable NAV depending upon the time of receipt of your application. Post allotment of units a statement of account will also be triggered to your email id, carrying the Folio Number.

How can generate online PIN?

1. Generating the online PIN for your folio/account number, it is mandatory to complete the 'Registration for Online Services'. Visit URL - <https://online.principalindia.com/online/General/Register.aspx>
2. On completion of the process of registration you will get userid and password at your email id.
3. You should now be able to proceed and generate the PIN online by visiting on our website and clicking on <https://online.principalindia.com/online/General/GeneratePINOnline.aspx>

What are the types of transactions allowed on Invest Online?

- a) Additional Purchase
- b) Redemption
- c) Switch
- d) Generate Statement of Account
- e) Associate / Remove folios

Who can transact through Invest Online?

This facility is available to the following categories of investors:-

- a) The mode of holding is Single, Either or survivor and jointly.
- b) Resident Individuals.
- c) Non Resident Indians (except Residents of US & Canada)

Do I need to be KYC compliant for making online investment?

With effect from 1st January 2011, Know Your Customer (KYC) norms are mandatory for all investors (including existing investors), who wish to make investments in Mutual Funds, irrespective of the amount of investment. In the event you have not completed your KYC, the first purchase will have to be made through the physical mode. We request you to kindly apply for KYC compliance by submitting the [KYC form and subscription application form](#) (duly filled with the required details along with the relevant supporting documents) to the nearest Official Point of Acceptance/[Investor Service Centre](#) located in your city.

Can Non-Individual investors get a PIN and transact?

No, Non individual investors cannot transact online.

What should I do if I forget my password?

In that case, click on 'FORGOT PASSWORD' link and fill up the details (Folio Number, Registered Email ID, Hidden question/answer and User ID). The password will be sent to your registered email id.

Which are the schemes types available for Online Transaction?

All schemes launched by Principal Mutual Fund are available for transactions through Invest Online.

Is there a minimum transaction amount for each scheme?

A minimum transaction amount is indicated against each scheme on the purchase page. The information will be displayed once you select the scheme of your choice.

Can I make online and offline transaction in the same folio?

Yes, both the facilities are available. You can transact online as well as by submitting a physical transaction at any of our official point of collections.

What is the cut off time?

Cut off time, is the time that will determine the NAV applicable for pricing of the transaction.

Presently, the cut off time for same day NAV is 3.00 P.M. (for Equity & Debt Schemes) and 2.00 PM (Liquid Schemes)

All instructions received on transaction day before the cut off time will be eligible for same day's NAV (except non business days). For transactions post cut off time, applicable NAV of the next business day will be applicable.

PLEASE NOTE:-

- For subscription in Equity and Debts schemes for an amount of ₹ 2 lacs or above units will be allotted only when the funds are available for utilization which may take upto 3 working days.
- For subscription in Liquid Schemes of any value units will be allotted only when the funds are available for utilization which may take upto 3 working days.

*Instant transfer facility of subscription money to our collection account has been arranged with the following banks: Axis Bank, HDFC Bank, ICICI Bank, IDBI Bank, Kotak Bank and State Bank of India.

For transactions from the above mentioned banks, subject to receipt of online transaction confirmation and funds within the cut off timings (Equity and Debt Funds – 3.00 pm and Liquid Schemes 2:00 pm) the units will be allotted based on applicable NAV of the same day / historic NAV respectively.