

# Key Information Memorandum

## and application form

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Canara Robeco Liquid  
Canara Robeco Income  
Canara Robeco Dynamic Bond Fund  
Canara Robeco Monthly Income Plan  
Canara Robeco Gilt Advantage Fund

### Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd.  
Construction House, 4th Floor, 5, Walchand Hirachand Marg,  
Ballard Estate, Mumbai 400 001.  
Tel.: 6658 5000, 6658 5086 Fax: 6658 5012 / 13.  
[www.canararobeco.com](http://www.canararobeco.com)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website: [www.canararobeco.com](http://www.canararobeco.com).

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

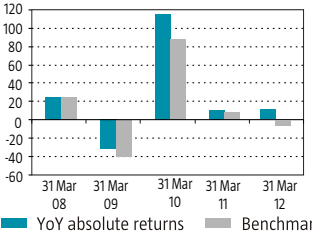
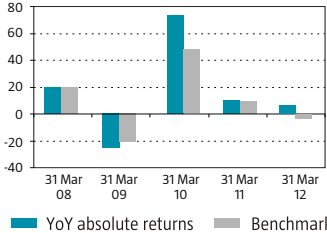
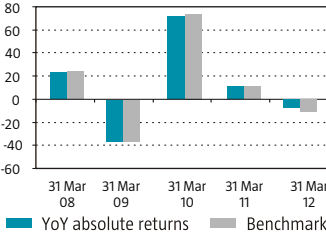
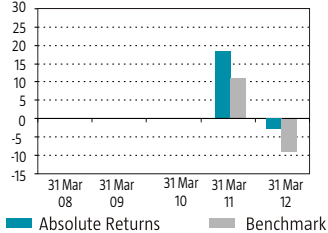
This Key Information Memorandum (KIM) dated as on 25th April, 2012.

<b>Canara Robeco Infrastructure</b>	<b>Canara Robeco Equity Diversified</b>	<b>Canara Robeco Emerging Equities</b>	<b>Canara Robeco Large Cap+ Fund</b>
<b>Type &amp; Category :</b> Open Ended Equity Scheme	<b>Type &amp; Category :</b> Open Ended Equity Scheme	<b>Type &amp; Category :</b> Open Ended Equity Scheme	<b>Type &amp; Category :</b> Open Ended Equity Scheme
<b>Investment Objective :</b> To generate income/capital appreciation by investing in equities and equity related instruments of companies in the infrastructure sector	<b>Investment Objective :</b> To generate capital appreciation by investing in equity and equity related securities.	<b>Investment Objective :</b> To generate capital appreciation by primarily investing in diversified mid cap stocks.	<b>Investment Objective :</b> The Investment Objective of the fund is to provide capital appreciation by predominantly investing in companies having a large market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.
<p><b>Investment Strategy:</b> Canara Robeco Infrastructure is an open-end Scheme having a primary objective to generate income / capital appreciation by investing in equities / equity related instruments of companies in the infrastructure sector.</p> <p>The Association of Mutual Funds in India (AMFI) has laid down classification of industries which is treated as a base list for classification of industries under the Infrastructure Sector. However, the list of industries is indicative and the AMC may add such other industries /sectors which broadly satisfy the category of infrastructure industries. The Indian economy has been among the fastest growing economies in the world. If the growth rate has to be sustained over a longer period, the country needs huge infrastructure spending. One of the key constraints for the Indian corporates to become globally competitive is inadequate infrastructure. Realising the urgency and importance of infrastructure development, the government has initiated a number of measures. The government has created a positive regulatory and policy environment like implementation of the Electricity Act, Telecom policies, etc. The country needs additional Power, Telecom, Aviation and the Maritime sectors etc. The government is finding innovative ways of funding through Public-Private Partnership initiatives, imposition of cess, etc. There are good investments happening in roads, seaports, airports, power, oil and gas sectors, water supply, sewerage, etc. Hence one of the key economic growth drivers today is the huge infrastructure spending.</p> <p>With the spending, many companies in the infrastructure sector stand to benefit by way of increased turnover and higher earnings. This present ideal opportunities in the stock market, as the market capitalization of these companies will also grow in tune with the earnings growth. The scheme is designed to invest in shares of those companies, which hold high potential to benefit from such infrastructure spending. The scheme will look for companies, which are reasonably valued and are having high earnings growth potential in the infrastructure sector.</p>	<p><b>Investment Strategy:</b> The Scheme would adopt a bottom-up approach to investing with an aim of identifying companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. Some key factors such as Fundamentals of the business, the quality of management, the financial strength of the company, etc. would be considered at the time of stock selection. The AMC would incorporate adequate safeguards for controlling risks in portfolio construction process at the time of investing. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the AMC. The AMC will also monitor and control maximum exposures to any one security.</p>	<p><b>Investment Strategy:</b> The Scheme is an open-ended scheme with an objective to generate long term capital appreciation by primarily investing in diversified mid cap stocks that have potential to emerge as the bigger Corporates with higher performance. The scheme is designed to invest in shares of those companies, which hold high potential to emerge as the better performers in the future. Indian Corporates have emerged as globally competitive, cost conscious, profit oriented enterprises with the builtin capacity to exploit the global opportunities. With such robust business model, though they are mid-sized / small sized in terms of market capitalization today, they have the potential to emerge as blue chips of tomorrow. The dynamically changing and fastest growing Indian economy is enabling entrepreneurs to capitalize on the growth opportunities. Such companies command low P/E ratio as compared to industry P/E. When they achieve higher growth rate, automatically the value get unlocked and consequently the P/E ratio would improve thereby facilitating wealth creation to the shareholders. They have the potential of becoming the blue chips of the market tomorrow. Such companies offer good scope for investments.</p>	<p><b>Investment Strategy:</b> The fund will invest in any of the 'Top 150' stocks on the basis of market capitalization representing large cap stocks. Canara Robeco Large Cap+ Fund will have a distinctive feature in its investment process. This fund will use the inputs of the Robeco Emerging Markets Quantitative model ('REM Quant model') in its investment process as an Idea Generator.</p>
<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 119.2200	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 542.7800	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 119.2200	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 38.9200
<b>Number of Live Folios :</b> 29068	<b>Number of Live Folios :</b> 197019	<b>Number of Live Folios :</b> 8766	<b>Number of Live Folios :</b> 29278
<p><b>Comparison with Other Schemes :</b> Canara Robeco Infrastructure captures the opportunity created by huge growth in capital formation in the economy, through a predominantly large-cap oriented portfolio. The fund follows a thematic approach towards Infrastructure with a 'Growth' style of investing. The fund has a bias towards concentrated holdings on high conviction ideas.</p>	<p><b>Comparison with Other Schemes :</b> Canara Robeco Equity Diversified follows a predominantly bottom-up investment approach with a focus on fundamentally sound companies which are likely to deliver superior capital appreciation over the medium-term. The fund has a predominant focus on large caps with select high conviction mid cap ideas. The fund provides a blend of 'Growth' and 'Value' style of investing.</p>	<p><b>Comparison with Other Schemes :</b> Canara Robeco Emerging Equities provides a portfolio of well diversified growth oriented companies within small and midcap universe. The Fund identifies stars of tomorrow within the segment.</p>	<p><b>Comparison with Other Schemes :</b> Canara Robeco Large Cap+ is an open ended fund which will invest in Top 150 companies based on their Market capitalization. The fund aims to benefit from the growing Indian economy by investing in large cap stocks as they have a potential to grow in tandem with Indian economy. The fund will also utilize the inputs from the internal quant model which will act as an idea generator</p>

Canara Robeco Infrastructure			Canara Robeco Equity Diversified			Canara Robeco Emerging Equities			Canara Robeco Large Cap+ Fund		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
	Min	Max		Min	Max		Min	Max		Min	Max
Equity and Equity related instruments of companies in the infrastructure sector including derivatives of such companies	75	100	Equity and Equity related instruments.	85	100	Mid & Small Cap equity and equity related instruments*	65	100	Large Cap equity and equity related instruments*	65	100
Domestic Debt and Money Market Instruments	0	25	Money Market instruments.	0	15	Equity & equity related instruments of Companies other than the above	0	35	Domestic Debt and Money Market Instruments (including securitized debt up to 10% of AUM)	0	35
						*For the purpose of this Fund, Mid & Small Cap Companies are defined as those which are ranked from 151 to 500 on the basis of market capitalisation. The ranking will be reviewed periodically.			*For the purpose of this Fund, Large Cap Companies are defined as those which are ranked from 1 to 150 on the basis of market capitalization at the time of investment. The ranking will be reviewed on the basis of market capitalisation of companies at the end of every calendar quarter.		
<b>Benchmark Index : BSE 100</b>			<b>Benchmark Index : BSE 200</b>			<b>Benchmark Index : CNX Mid Cap</b>			<b>Benchmark Index : BSE 100</b>		
<b>Plans/ Options :</b> Growth Option Dividend Option - Dividend Reinvestment, Dividend payout			<b>Plans/ Options :</b> Growth Option Growth Option with Automatic Repurchase Dividend Option - Dividend Reinvestment, Dividend payout Bonus Option			<b>Plans/ Options :</b> Growth Option Growth Option with Automatic Repurchase Dividend Option - Dividend Reinvestment, Dividend payout Bonus Option			<b>Plans/ Options :</b> Growth Option Dividend Option - Dividend Reinvestment, Dividend payout		
<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum:</b> ₹ 5,000 in multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹1,000.00 and multiples of ₹ 1.00 thereafter. <b>SIP/STP :</b> For Monthly Frequency - ₹ 1000 and in multiples of ₹1 thereafter. For Quarterly Frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri/Yogesh Patil			<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri			<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri			<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri		
<b>Performance</b>			<b>Performance</b>			<b>Performance</b>			<b>Performance</b>		
<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>		
Inception Date	2.12.05	2.12.05	Inception Date	16.9.03	16.9.03	Inception Date	11.3.05	11.3.05	Inception Date	21.8.10	21.8.10
Last 1 year	-3.22%	-9.23%	Last 1 year	0.75%	-9.28%	Last 1 year	5.16%	-4.09%	Last 1 year	0.57%	-9.23%
Last 3 years	25.86%	22.85%	Last 3 years	32.71%	23.69%	Last 3 years	44.60%	31.29%	Last 3 years	-	-
Last 5 years	11.21%	6.82%	Last 5 years	14.12%	6.74%	Last 5 years	9.82%	9.71%	Last 5 years	-	-
Since inception	13.19%	10.97%	Since inception	22.19%	17.29%	Since inception	12.68%	13.75%	Since inception	3.50%	-4.39%
NAV on 31.03.2012 (Growth Option)	₹ 21.9100		NAV on 31.03.2012 (Growth Option)	₹ 55.3900		NAV on 31.03.2012 (Growth Option)	₹ 23.2200		NAV on 31.03.2012 (Growth Option)	₹ 10.5700	
Returns : CAGR Past performance may or may not be sustained in future.			Returns : CAGR Past performance may or may not be sustained in future.			Returns : CAGR Past performance may or may not be sustained in future.			Returns : CAGR Past performance may or may not be sustained in future.		
<b>Performance of the Scheme (Growth Option)</b>			<b>Performance of the Scheme (Growth Option)</b>			<b>Performance of the Scheme (Growth Option)</b>			<b>Performance of the Scheme (Growth Option)</b>		
Returns (%)			Returns (%)			Returns (%)			Returns (%)		
Legend: YoY absolute returns (Blue), Benchmark (Grey)			Legend: YoY absolute returns (Blue), Benchmark (Grey)			Legend: YoY absolute returns (Blue), Benchmark (Grey)			Legend: YoY absolute returns (Blue), Benchmark (Grey)		

<b>Canara Robeco Infrastructure</b>	<b>Canara Robeco Equity Diversified</b>	<b>Canara Robeco Emerging Equities</b>	<b>Canara Robeco Large Cap+ Fund</b>
<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP/ SWP:</b> 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP/ SWP:</b> 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP/ SWP:</b> 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP/ SWP:</b> 1% for all amounts if redeemed /switched-out within 1 year from the date of allotment. Nil - if redeemed /switched-out after 1 year from the date of allotment.
Actual Recurring Expenses as on March 31, 2012 :2.33%	Actual Recurring Expenses as on March 31, 2012 :2.25%	Actual Recurring Expenses as on March 31, 2012: 2.50%	Actual Recurring Expenses as on March 31, 2012: 2.39%
<b>Canara Robeco Equity Tax Saver</b>	<b>Canara Robeco Balance</b>	<b>Canara Robeco Nifty Index</b>	<b>Canara Robeco F.O.R.C.E Fund</b>
<b>Type &amp; Category :</b> Open Ended Equity Linked Tax Saving Scheme	<b>Type &amp; Category :</b> Open Ended Balance Scheme	<b>Type &amp; Category :</b> Open Ended Nifty Linked Equity Scheme	<b>Type &amp; Category :</b> Open Ended Equity Scheme
<b>Investment Objective :</b> ELSS seeking to provide long term capital appreciation by predominantly investing in equities and to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961	<b>Investment Objective :</b> To seek to generate long term capital appreciation and / or income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities)	<b>Investment Objective :</b> To generate income/capital appreciation by investing in companies whose securities are included in the S & P CNX Nifty.	<b>Investment Objective :</b> The objective of the Fund is to provide long - term capital appreciation by primarily investing in equity and equity related securities of companies in the Finance, Retail & Entertainment sectors.
<b>Investment Strategy :</b> The Scheme aims to achieve long term capital appreciation by predominantly investing in equities to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. Given the lock-in feature of the Scheme, the fund manager is entrusted with the levy to engage in long term investing with no sudden liquidity pressures. The investment emphasis of the scheme will be in identifying companies with strong competitive position in good business and having quality management. The AMC will follow an active investment style supported by in-house research.	<b>Investment Strategy :</b> Canara Robeco Balance is an open ended equity based Scheme with partial allocation to Debt Instruments. The Scheme is positioned as a lower risk alternative to a pure equities scheme, while retaining some of the upside potential from equities exposure. The Scheme provides the Investment Manager with the flexibility to shift allocations within the prescribed asset allocation brackets in the event of a change in view regarding an asset class. The Equity Investment philosophy would bottom-up stock picking with the aim to invest in companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. Some key factors such as Fundamentals of the business, the quality of management, the financial strength of the company, etc. would be considered at the time of stock selection. On the remaining portion of the portfolio, the Scheme would invest some portion of the portfolio in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Scheme may be affected, if the securities invested in are rendered illiquid after investment. In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates.	<b>Investment Strategy :</b> Canara Robeco Nifty Index being an index linked scheme follows passive style of management and is subject to tracking errors. The Scheme may invest in other indices managed by the AMC or in the index schemes of any other Mutual Funds, provided it is conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. The Scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weight age of these stocks in the respective index. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the index. In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same on the fixed income portion of the portfolio.	<b>Investment Strategy :</b> Canara Robeco F.O.R.C.E Fund (Financial Opportunities, Retail Consumption & Entertainment Fund) is an open-end Scheme having a primary objective to generate income / capital appreciation by investing in equities / equity related instruments of companies in the Finance, Retail & Entertainment sectors. The Scheme would aim to capture opportunities within the above said sectors primarily apart focusing on other sectors. Some Opportunities in the financial sector include - Banks Public & Private, Investment Banks, Distribution Houses, Listed asset management companies, Insurance Companies, Brokerage Houses, etc. Opportunities in the entertainment sector include Broadcasting, Electronic and Print Media, Content providers, Multiplexes, etc. On the Retail Side, Organized players facilitating Retail Consumption provide a wide array of investment opportunities going forward. The investment emphasis of the scheme will be in identifying companies with strong competitive position in good business and having quality management. The AMC will follow an active investment style supported by in house research. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time. The AMC, in selecting the scrips will focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the company and the key earnings drivers.
<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 362.3400	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 184.2700	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 4.3700	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 140.0100
<b>Number of Live Folios :</b> 145245	<b>Number of Live Folios :</b> 60947	<b>Number of Live Folios :</b> 1396	<b>Number of Live Folios :</b> 23043

Canara Robeco Equity Tax Saver			Canara Robeco Balance			Canara Robeco Nifty Index			Canara Robeco F.O.R.C.E Fund		
<p><b>Comparison with Other Schemes :</b> Canara Robeco Equity Tax Saver is an ELSS with a 3 year lock-in period providing Tax Benefits under Sec 80 C of Income Tax Act. The fund benefits from long term investing due to its lock-in and has a balanced portfolio of large and mid cap stocks with a 'Growth' style of investing.</p>			<p><b>Comparison with Other Schemes :</b> Canara Robeco Balance aims to generating long-term capital appreciation through a prudent mix of equity and debt portfolio, suitable for the average investor as it takes away the burden of focusing on asset allocation between equity &amp; debt. The fund invests in a careful blend of select stocks and debt securities which effectively spreads the risk.</p>			<p><b>Comparison with Other Schemes :</b> Canara Robeco Nifty Index is an index fund following passive style of investing by tracking S&amp;P Nifty.</p>			<p><b>Comparison with Other Schemes :</b> Canara Robeco FORCE Fund is an open ended thematic fund predominantly investing in 3 sectors benefitting from the rising and stable domestic demand i.e. Financial Services , Retail Consumption and Media &amp; Entertainment. The fund will also look for opportunity to invest in few other companies which benefit from this theme not covered in the sectors mentioned above. The fund will invest in stocks across the Market Capitalisation range and will look to follow 'Growth' style of investing.</p>		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)
	Min	Max		Min	Max		Min	Max		Min	Max
Equity and Equity related Instruments.	80	100	Equity and Equity related instruments	40	75	Equities covered by the Nifty in the same percentage weightage as in the Nifty (including Exchange Traded Equity Derivatives on the S&P CNX Nifty).	90	100	# Equity and equity related instruments of companies in the Finance, Retail & Entertainment sector	65	100
Money Market instruments.	0	20	Debt Securities including Securitized debt having rating above AA or equivalent, Money Market Instruments, Govt. Securities	25	60	Money Market Instruments including Call Money.	0	10	Other Equity and equity related instruments	0	35
									Domestic Debt and Money Market instruments (Including securitised debt up to 10% of net assets)	0	35
											# The scheme shall invest minimum 40% and maximum 65% in Finance Sector, minimum 15% and maximum 35% in Entertainment sector and minimum 10% and maximum 25% in Retail sector.
<p><b>Benchmark Index :</b> BSE 100</p>			<p><b>Benchmark Index :</b> Crisil Balanced Fund Index</p>			<p><b>Benchmark Index :</b> S &amp; PCNX Nifty</p>			<p><b>Benchmark Index :</b> S &amp; PCNX Nifty</p>		
<p><b>Plans/ Options :</b> Growth Option Dividend Option - Dividend Reinvestment, Dividend payout</p>			<p><b>Plans/ Options :</b> Growth Option Dividend Option - Dividend Reinvestment, Dividend payout</p>			<p><b>Plans/ Options :</b> Growth Option Dividend Option - Dividend Reinvestment, Dividend payout</p>			<p><b>Plans/ Options :</b> <b>Retail Plan :</b> Growth Option Growth option with automatic repurchase Dividend Option- Dividend Reinvestment Dividend payout <b>Institutional Plan :</b> Growth Option Growth option with automatic repurchase Dividend Option - Dividend Reinvestment Dividend payout</p>		
<p><b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 500 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter</p>			<p><b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter. NRI/FII/OCBs : ₹ 50,000 &amp; in multiples of ₹ 1,000. Corporates/Trusts &amp; Institutional Investors : ₹ 50,000 &amp; in multiples of ₹ 10,000 <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter. For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter</p>			<p><b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter</p>			<p><b>Minimum Investment :</b> <b>Retail Plan :</b> ₹ 5,000 and multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter. <b>Institutional Plan :</b> ₹ 5,00,00,000 (₹ 5 cr) and multiples of ₹ 1 thereafter. Subsequent purchases: Minimum amount of ₹ 5,00,000 (₹ Five Lakhs) and multiples of ₹ 1 thereafter. <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter</p>		

Canara Robeco Equity Tax Saver	Canara Robeco Balance	Canara Robeco Nifty Index	Canara Robeco F.O.R.C.E Fund
<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri	<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri	<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri	<b>Fund Manager :</b> Mr. Soumendra Nath Lahiri
<b>Performance</b>	<b>Performance</b>	<b>Performance</b>	<b>Performance</b>
<b>Scheme Benchmark</b>	<b>Scheme Benchmark</b>	<b>Scheme Benchmark</b>	<b>Scheme Benchmark</b>
Inception Date 31.3.93 31.3.93	Inception Date 1.2.93 31.3.02	Inception Date 8.10.04 5.7.90	Inception Date 14.9.09 14.9.09
Last 1 year 0.50% -9.23%	Last 1 year 4.08% -3.17%	Last 1 year -8.82% -9.23%	Last 1 year -2.74% -9.23%
Last 3 years 33.78% 22.85%	Last 3 years 25.64% 15.98%	Last 3 years 20.26% 20.57%	Last 3 years - -
Last 5 years 14.96% 6.82%	Last 5 years 11.93% 7.90%	Last 5 years 6.38% 6.73%	Last 5 years - -
Last 10 years 21.00% 18.21%	Last 10 years 20.25% -	Last 10 years - -	Last 10 years - -
Since inception 14.20% 12.20%	Since inception 10.06% -	Since inception 14.76% 15.35%	Since inception 11.37% 3.87%
NAV on 31.03.2012 (Growth Option) ₹ 25.9600	NAV on 31.03.2012 (Growth Option) ₹ 62.7700	NAV on 31.03.2012 (Growth Option) ₹ 28.0008	NAV on 31.03.2012 (Growth Option) ₹ 13.1500
Returns : CAGR Past performance may or may not be sustained in future.	Returns : CAGR Past performance may or may not be sustained in future.	Returns : CAGR Past performance may or may not be sustained in future.	Returns : CAGR Past performance may or may not be sustained in future.
Performance of the Scheme (Growth Option) Returns (%) 	Performance of the Scheme (Growth Option) Returns (%) 	Performance of the Scheme (Growth Option) Returns (%) 	Performance of the Scheme (Growth Option) Returns (%) 
<b>Entry Load :</b> Nil** <b>Exit Load :</b> Nil	<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP:</b> 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP:</b> 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.	<b>Entry Load :</b> Nil** <b>Exit Load :</b> <b>Lump Sum/ SIP / STP:</b> 1% - If redeemed/switched out within 1 year from the date of allotment, Nil - if redeemed/switched out after 1 year from the date of allotment.
Actual Recurring Expenses as on March 31, 2012 : 2.32%	Actual Recurring Expenses as on March 31, 2012 : 1.66%	Actual Recurring Expenses as on March 31, 2012 : 1.14%	Actual Recurring Expenses as on March 31, 2012 : 2.43%

\* Quarterly average AUM for the Quarter ended 31st March, 2012

<b>Canara Robeco Floating Rate</b>	<b>Canara Robeco Liquid</b>	<b>Canara Robeco Treasury Advantage Fund</b>	<b>Canara Robeco Monthly Income Plan</b>
<b>Type &amp; Category :</b> Open Ended Debt Scheme	<b>Type &amp; Category :</b> Open Ended Cash Management Scheme	<b>Type &amp; Category :</b> Open Ended Debt Scheme	<b>Type &amp; Category :</b> Open Ended Debt Scheme
<b>Investment Objective :</b> The fund seeks to generate income by investing in a portfolio comprising of short term debt instruments and money market instruments with weighted average portfolio duration of equal to or less than 1 year.	<b>Investment Objective :</b> To enhance the income, while maintaining a level of liquidity through, investment in a mix of MMI & Debt securities.	<b>Investment Objective :</b> To generate income/capital appreciation through a low risk strategy by investment in Debt Securities and Money Market Instruments.	<b>Investment Objective :</b> To generate Income by investing in Debt instruments, MMI and small portion in equity.
<b>Investment Strategy :</b> The fund manager will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views /decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing program, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the Statement Government, iii) supported by the Government of India / State Government in any other manner. The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time. In addition, the Investment Manager will study the macro economic conditions, including political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. There can be assurance that the investment objective of the Scheme will be realised. It is however, emphasised that, there is no risk of default of payment of either principal or interest amount in respect of investments made in Government Securities, Treasury Bills, under this Scheme.	<b>Investment Strategy :</b> In Canara Robeco Liquid the funds will be invested in Money Market Instruments (with unexpired maturity less than 91 days) offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.	<b>Investment Strategy :</b> The focus of the Scheme is to achieve the investment objective through investments in combination of debt and money market instruments having varied yield and maturity profile. The Scheme is positioned as an intervening investment avenue between long-term debt scheme and short term liquid scheme. Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-a-vis limiting exposure to a particular security or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time. The fund will be invested in debt and money market securities of different maturity and risk profiles. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the Statement Government, iii) supported by the Government of India / State Government in any other manner. The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time. In addition, the Investment Manager will study the macro economic conditions, including political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.	<b>Investment Strategy :</b> The Scheme will invest primarily in Debt and Money market instruments with an objective to generate regular returns. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. The funds will be invested in debt and money market securities of different maturities and risk profiles. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner. The Scheme being open ended, some portion of the portfolio may be invested in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Schemes may be affected, if the securities invested in are rendered illiquid after investment. The Investment Manager targets to identify securities which offer optimum level of yield at lower level of risks. Rated debt instruments in which the Scheme invests will be of investment grade as rated by the credit rating agency. In addition, the Investment Manager will monitor the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Equity Investment philosophy would be bottom-up stock picking with the aim to invest in companies with strong competitive position in good business and having quality management. Essentially, the focus would be on fundamentally strong companies with scope for good growth over time.
<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 195.2800	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 2,805.5600	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 880.0100	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 310.7900
<b>Number of Live Folios :</b> 1264	<b>Number of Live Folios :</b> 728	<b>Number of Live Folios :</b> 1377	<b>Number of Live Folios :</b> 8503
<b>Comparison with Other Schemes :</b> Canara Robeco Floating Rate offers an investment option with mix of fixed and floating rate instruments in its portfolio. The fund is similar to a money market fund and is less sensitive to interest rate fluctuations.	<b>Comparison with Other Schemes :</b> Canara Robeco Liquid invests in only short-term money market instruments with an aim to generate higher return than the risk free rate of return and ensuring liquidity at all the time. The fund is suitable for investments with very short term horizon & to park surplus moneys.	<b>Comparison with Other Schemes :</b> Canara Robeco Treasury Advantage Fund seeks to provide consistent income and liquidity through investments made primarily in money market and debt securities following a low risk strategy. The portfolio duration of the fund tends to be slightly higher than a liquid fund.	<b>Comparison with Other Schemes :</b> Canara Robeco Monthly Income Plan is a debt oriented hybrid fund which aims to generate consistent income and stable performance with a small participation to equity investments.

Canara Robeco Floating Rate			Canara Robeco Liquid			Canara Robeco Treasury Advantage Fund			Canara Robeco Monthly Income Plan		
Asset Allocation			Asset Allocation			Asset Allocation			Asset Allocation		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
	Min	Max		Min	Max		Min	Max		Min	Max
Indian Money Market Instruments	70	100	Money Market Instruments / Call Money	65	100	MMI/Call/Debt Instruments with residual average maturity of equal or less than one year.	20	100	Debt (including securitized Debt with MMI)	75	90
Indian Debt Securities	0	30	Debt (Including Securitised Debt)	0	35	Debt Instruments with residual average maturity of more than one year (Incl Securitised Debt)	0	80	Equity and Equity related instruments)	10	25
<b>Benchmark Index :</b> Crisil Liquid Fund Index			<b>Benchmark Index :</b> Crisil Liquid Fund Index			<b>Benchmark Index :</b> Crisil Liquid Fund Index			<b>Benchmark Index :</b> Crisil MIP Blended		
<b>Plans/ Options :</b> a) Growth Option b) Dividend Option (Payout / Reinvestment) - Daily Dividend Reinvestment - Weekly Dividend Payout / Reinvestment - Fortnightly Dividend Reinvestment - Monthly Dividend Payout / Reinvestment			<b>Plans / Options : Retail Plan :</b> Growth Option , Dividend Option : Daily Divi. Reinvestment, Weekly Divi. Reinvestment, Fortnightly Divi. Reinvestment, Monthly Div. Reinvestment. <b>Institutional Plan :</b> Growth Option ,Dividend Option : Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Fortnightly Div. Reinvestment, Monthly Div. Payout / Reinvestment, Quarterly Div Payout/Reinvestment. <b>Super Institutional Plan :</b> Growth Option , Dividend Option : Daily Div. Reinvestment, Weekly Div. Payout / Reinvestment, Fortnightly Div. Reinvestment, Monthly Div. Payout / Reinvestment			<b>Plans / Options : Retail Plan :</b> Growth Option , Dividend Option : Daily Divi. Reinvestment, Weekly Divi.Reinvestment, Fortnightly Divi. Reinvestment, Monthly Div.Reinvestment. <b>Institutional Plan :</b> Growth Option ,Dividend Option : Daily Dividend Reinvestment, Weekly Dividend Reinvestment, Fortnightly Div. Reinvestment, Monthly Div. Payout / Reinvestment, Quarterly Div Payout/Reinvestment. <b>Super Institutional Plan :</b> Growth Option , Dividend Option : Daily Div. Reinvestment, Weekly Div. Payout / Reinvestment, Fortnightly Div. Reinvestment, Monthly Div. Payout / Reinvestment			<b>Plans/ Options :</b> Growth Option Growth Option with Automatic Repurchase <b>Dividend Option</b> Monthly Div Payout/Reinvest. Quarterly Div Payout/Reinvest.		
<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum :</b> Retail Plan : ₹ 5000/- under each option and in multiples of ₹ 1 thereafter. <b>Institutional Plan :</b> ₹ 1 cr under each option and in multiples of ₹ 1 thereafter. <b>Super Institutional Plan :</b> ₹ 5 crs under each option and in multiples of ₹ 1 thereafter. <b>Systematic Investment Plan (SIP):</b> Minimum instalment amount - ₹ 1,000 and ₹ 2,000 respectively for Monthly and Quarterly frequency respectively and in multiples of Re 1 thereafter. <b>Systematic Transfer Plan (STP)/ Systematic withdrawal plan (SWP):</b> Minimum installment amount - ₹ 1,000 and ₹ 2,000 for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.			<b>Minimum Investment :</b> <b>Lumpsum :</b> Retail Plan : ₹ 5000/- under each option and in multiples of ₹ 1 thereafter. <b>Institutional Plan :</b> ₹ 1 cr under each option and in multiples of ₹ 1 thereafter. <b>Super Institutional Plan :</b> ₹ 5 crs under each option and in multiples of ₹ 1 thereafter. <b>Systematic Investment Plan (SIP):</b> Minimum instalment amount - ₹ 1,000 and ₹ 2,000 respectively for Monthly and Quarterly frequency respectively and in multiples of Re 1 thereafter. <b>Systematic Transfer Plan (STP)/ Systematic withdrawal plan (SWP):</b> Minimum installment amount - ₹ 1,000 and ₹ 2,000 for Monthly and Quarterly frequency respectively and in multiples of ₹ 1 thereafter.			<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
<b>Fund Manager :</b> Mr. Akhil Mittal & Suman Prasad			<b>Fund Manager :</b> Mr. Akhil Mittal & Suman Prasad			<b>Fund Manager :</b> Mr. Akhil Mittal & Suman Prasad			<b>Fund Manager :</b> Mr. Ritesh Jain		
<b>Performance of the Scheme (Compounded Annualized Returns)</b>			<b>Performance of the Scheme (Compounded Annualized Returns)</b>			<b>Performance of the Scheme (Compounded Annualized Returns)</b>			<b>Performance of the Scheme (Compounded Annualized Returns)</b>		
<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>		
Inception Date	4.3.05	4.3.05	Inception Date	15.1.02	15.1.02	Inception Date	16.9.03	16.9.03	Inception Date	4.4.88	4.4.88
Last 1 year	9.82%	8.44%	Last 1 year	8.43%	8.44%	Last 1 year	8.78%	8.44%	Last 1 year	7.97%	5.24%
Last 3 years	7.14%	6.10%	Last 3 years	6.15%	6.10%	Last 3 years	6.47%	6.10%	Last 3 years	14.90%	8.48%
Last 5 years	7.80%	6.91%	Last 5 years	7.04%	6.91%	Last 5 years	7.37%	6.91%	Last 5 years	10.32%	7.35%
Since inception	7.51%	6.52%	Since inception	6.60%	-	Since inception	6.73%	6.10%	Last 10 years	10.08%	-
NAV on 31.03.2012 (Growth Option)	₹ 16.6978		NAV on 31.03.2012 (Growth Option)	₹ 1,919.7424		NAV on 31.03.2012 (Growth Option)	₹ 1,744.5119		Since inception	10.45%	-
									NAV on 31.03.2012 (Growth Option)	₹ 31.6105	

Canara Robeco Floating Rate	Canara Robeco Liquid	Canara Robeco Treasury Advantage Fund	Canara Robeco Monthly Income Plan																																																																								
Past performance may or may not be sustained in future.	Past performance may or may not be sustained in future.	Past performance may or may not be sustained in future.	Past performance may or may not be sustained in future.																																																																								
<p><b>Performance of the Scheme (Growth Option)</b> Returns (%)</p> <table border="1"> <caption>Performance of the Scheme (Growth Option) - Floating Rate</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>8.5</td> <td>7.5</td> </tr> <tr> <td>31 Mar 09</td> <td>9.5</td> <td>8.5</td> </tr> <tr> <td>31 Mar 10</td> <td>4.5</td> <td>3.5</td> </tr> <tr> <td>31 Mar 11</td> <td>7.0</td> <td>6.0</td> </tr> <tr> <td>31 Mar 12</td> <td>9.5</td> <td>8.5</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	8.5	7.5	31 Mar 09	9.5	8.5	31 Mar 10	4.5	3.5	31 Mar 11	7.0	6.0	31 Mar 12	9.5	8.5	<p><b>Performance of the Scheme (Growth Option) (Retail Plan)</b> Returns (%)</p> <table border="1"> <caption>Performance of the Scheme (Growth Option) - Liquid (Retail Plan)</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>8.0</td> <td>7.0</td> </tr> <tr> <td>31 Mar 09</td> <td>9.0</td> <td>8.0</td> </tr> <tr> <td>31 Mar 10</td> <td>4.0</td> <td>3.0</td> </tr> <tr> <td>31 Mar 11</td> <td>6.0</td> <td>5.0</td> </tr> <tr> <td>31 Mar 12</td> <td>7.5</td> <td>6.5</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	8.0	7.0	31 Mar 09	9.0	8.0	31 Mar 10	4.0	3.0	31 Mar 11	6.0	5.0	31 Mar 12	7.5	6.5	<p><b>Performance of the Scheme (Growth Option) (Retail Plan)</b> Returns (%)</p> <table border="1"> <caption>Performance of the Scheme (Growth Option) - Treasury Advantage Fund (Retail Plan)</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>8.5</td> <td>7.5</td> </tr> <tr> <td>31 Mar 09</td> <td>9.0</td> <td>8.0</td> </tr> <tr> <td>31 Mar 10</td> <td>4.5</td> <td>3.5</td> </tr> <tr> <td>31 Mar 11</td> <td>6.0</td> <td>5.0</td> </tr> <tr> <td>31 Mar 12</td> <td>8.5</td> <td>7.5</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	8.5	7.5	31 Mar 09	9.0	8.0	31 Mar 10	4.5	3.5	31 Mar 11	6.0	5.0	31 Mar 12	8.5	7.5	<p><b>Performance of the Scheme (Growth Option)</b> Returns (%)</p> <table border="1"> <caption>Performance of the Scheme (Growth Option) - Monthly Income Plan</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>13.0</td> <td>11.0</td> </tr> <tr> <td>31 Mar 09</td> <td>5.0</td> <td>4.0</td> </tr> <tr> <td>31 Mar 10</td> <td>20.0</td> <td>14.0</td> </tr> <tr> <td>31 Mar 11</td> <td>6.0</td> <td>5.0</td> </tr> <tr> <td>31 Mar 12</td> <td>7.0</td> <td>6.0</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	13.0	11.0	31 Mar 09	5.0	4.0	31 Mar 10	20.0	14.0	31 Mar 11	6.0	5.0	31 Mar 12	7.0	6.0
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<p><b>Entry Load :</b> Nil  <b>Exit Load : Lumpsum / SIP/STP :</b> 0.25%. If redeemed/switched out within 15 days from the date of allotment, Nil . if redeemed/ switched out after 15 days from the date of allotment</p>	<p><b>Entry Load :</b> Nil**  <b>Exit Load : Lumpsum /SIP/STP :</b> Nil</p>	<p><b>Entry Load :</b> Nil  <b>Exit Load :</b> For all investment amounts  <b>Retail, Institutional &amp; Super Institutional Plan – Lump Sum/SIP/STP – Nil</b></p>	<p><b>Entry Load :</b> Nil**  <b>Exit Load : Lumpsum /SWP / SIP/STP:</b> 1% - if redeemed/switched out within 1 year from the date of allotment, Nil – if redeemed / switched out after 1 years from the date of allotment.</p>																																																																								
Actual Recurring Expenses as on March 31, 2012 : 0.40%	Actual Recurring Expenses as on March 31, 2012 : 0.28%	Actual Recurring Expenses as on March 31, 2012 : 0.53%	Actual Recurring Expenses as on March 31, 2012 : 2.08%																																																																								

\* Quarterly average AUM for the Quarter ended 31st March, 2012

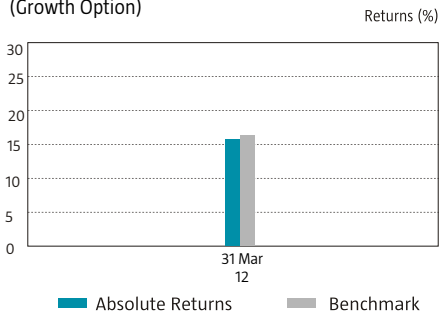
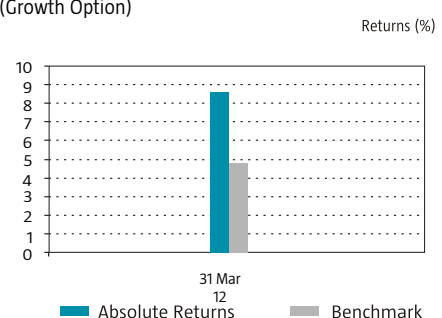
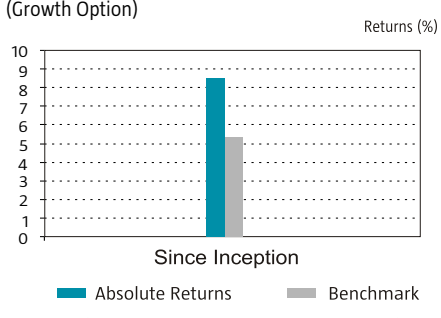
Canara Robeco Income	Canara Robeco Gilt PGS	Canara Robeco Dynamic Bond Fund	Canara Robeco Short Term Fund
<b>Type &amp; Category :</b> Open Ended Debt Scheme	<b>Type &amp; Category :</b> Open Ended Gilt Scheme	<b>Type &amp; Category :</b> Open Ended Debt Fund	<b>Type &amp; Category :</b> Open Ended Debt Fund
<b>Investment Objective :</b> To generate income through investment in debt and money market securities of different maturity and issuers of different risk profiles.	<b>Investment Objective :</b> To provide risk free return (except interest rate risk) and long term capital appreciation by investing only in Govt. Securities.	<b>Investment Objective :</b> The objective of the Fund is to seek to generate income from a portfolio of debt and money market securities	<b>Investment Objective :</b> The objective of the Fund is to generate income from a portfolio constituted of short to medium term debt and money market securities.
<p><b>Investment Strategy :</b> The funds will be invested in debt and money market securities of different maturities and risk profiles offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.</p> <p>As per the guidelines of RBI, Mutual Funds have currently ceased to access the call money market. The Schemes therefore proposes to avail facility of reverse repos / CBLO (Collateralized Borrowing and Lending Obligations) to temporarily invest short term liquidity and to meet redemption / repurchase requirements.</p> <p>The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of under performance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner.</p> <p>The funds will be invested in debt and money market securities of different maturities and risk profiles offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures.</p> <p>As per the guidelines of RBI, Mutual Funds have currently ceased to access the call money market. The Schemes therefore proposes to avail facility of reverse repos / CBLO (Collateralized Borrowing and Lending Obligations) to temporarily invest short term liquidity and to meet redemption / repurchase requirements.</p> <p>The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. Investments will be made in State / Central Government Securities, Treasury Bills : i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India / State Government in any other manner.</p>	<p><b>Investment Strategy :</b> CR Gilt PGS is an open ended Gilt Fund wherein the investments would be done only in Government Securities of different maturities. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. The Scheme being open-ended, some portion of the portfolio will be invested in short term government securities so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are reasonably liquid and of varying maturity.</p> <p>The investment pattern of the Scheme is indicative and may be changed by the Fund Manager for defensive considerations. The funds raised under the Scheme shall be invested only in Govt. Securities defined in Section 2(2) of the Public Debt Act, 1944.</p>	<p><b>Investment Strategy :</b> Canara Robeco Dynamic Bond Fund is an open ended debt fund having a primary objective to seek to generate income from a portfolio of debt and money market securities. The Fund will invest in debt securities in order to generate consistent superior risk adjusted returns as per the investment objectives of the fund. The Fund may invest a portion of the portfolio in Money Market Instruments and the remaining investment will be made in securities of varying maturity. The asset allocation for the Fund shall depend on prevailing market conditions. When the market outlook is bullish, the fund manager would increase the exposure to debt instrument with maturity over one year and likewise when the outlook is bearish, the exposure to such long dated securities will be reduced. The Fund shall take into account the following parameters while decisions for investments are taken: Liquidity of securities, Rating, Maturity profile, Company's growth prospects, Quality of the security, and prevailing interest rate scenario. The Fund will also take into account risk management tools like modified duration, VAR and convexity for efficient management of the Fund investments. The Fund may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance Unit Holder's interest.</p>	<p><b>Investment Strategy :</b> Canara Robeco Short Term Fund is an open ended debt fund with an objective to seek to generate income from a portfolio constituted of short to medium term debt and money market securities. The characteristics of this product are similar to that of a debt fund. Canara Robeco Mutual Fund offers Canara Robeco Liquid Fund for investing short term surpluses and Canara Robeco Income Fund for long term investments. Taking into consideration the investment profile, this fund is aimed to be positioned between the liquid fund and the income fund. The Fund will invest in debt securities in order to generate consistent superior risk adjusted returns as per the investment objectives and aims to maintain a modified duration not exceeding two years under normal circumstances. The Fund may invest a portion of the portfolio in Money Market Instruments and the remaining investment will be made in securities of varying maturity. The asset allocation for the Fund shall depend on prevailing market conditions. The Fund shall take into account the following parameters while decisions for investments are taken: Liquidity of securities, Rating, Maturity profile, Company's growth prospects, Quality of the security, and prevailing interest rate scenario. The Fund will also take into account risk management tools like modified duration, VAR and convexity for efficient management of the Fund investments. The Fund may also use various derivatives and hedging products from time to time as would be available and permitted by SEBI in an attempt to protect the value of the portfolio and enhance Unit Holder's interest. The Fund may invest in other debt/income/ fixed maturity/interval schemes managed by the AMC or such schemes managed by any other Mutual Funds, provided it is in conformity to the investment objectives of the Fund and in terms of the prevailing Regulations. The Investment Manager will monitor the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same . Apart from investment restrictions under SEBI (MF) Regulations, the Fund does not presently intend to follow any internal norms vis-à-vis limiting exposure to a particular scrip or sector etc. However, the Fund may consider imposing any restrictions depending on the changes in the investment environment from time to time. The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors.</p>
<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 192.4500	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 21.9200	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 7.6300	<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 195.2800
<b>Number of Live Folios :</b> 4020	<b>Number of Live Folios :</b> 530	<b>Number of Live Folios :</b> 270	<b>Number of Live Folios :</b> 749

Canara Robeco Income			Canara Robeco Gilt PGS			Canara Robeco Dynamic Bond Fund			Canara Robeco Short Term Fund		
<b>Comparison with Other Schemes :</b> Canara Robeco Income is an actively managed debt fund wherein the fund manager takes an active view of the interest rate movements by keeping a close watch on various parameters of the Indian economy as well as the developments in the global markets. Based on the interest rate view, the duration of the portfolio will be decided along with the asset allocation pattern between sovereign & corporate bonds.			<b>Comparison with Other Schemes:</b> Canara Robeco Gilt PGS invests in G-Secs of varying maturity issued by Reserve Bank of India (RBI). Being invested in sovereign papers, the fund does not expose its investors to Credit Risk as in the case of other bond funds.			<b>Comparison with Other Schemes :</b> Canara Robeco Dynamic Bond Fund intends to invest and trade in G-secs and Corporate Debt by identifying mispriced opportunities & capturing volatility trends. The fund aims at generating Alpha through free-style duration management, allowing the fund to position the modified duration of the fund from 6 months to 10 years depending on interest rate view.			<b>Comparison with Other Schemes :</b> Canara Robeco Short Term Fund is perfectly suited for an investor who has a short term investment horizon and wishes to avoid high volatility but expects superior returns than liquid funds. The fund predominantly has accrual yields on high quality Money Market Instruments along with an active trading strategy for generating Alpha.		
<b>Asset Allocation</b>			<b>Asset Allocation</b>			<b>Asset Allocation</b>			<b>Asset Allocation</b>		
Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)	Instruments		% of Investible Funds (Indicative)
	Min	Max		Min	Max		Min	Max		Min	Max
Debt (Including Securitised Debt)	80	100	Govt. Securities / MMI/Call Money	0	100	Government of India & Corporate Debt Securities (including Securitised Debt)	0	70	Money Market Instruments	60	100
Money Market Instruments / Call Money	0	20				Money Market Instruments	30	100	Government of India & Debt Securities (including Securitised Debt)	0	40
<b>Benchmark Index :</b> Crisil Composite Bond Fund Index			<b>Benchmark Index :</b> I-Sec- Li-Bex			<b>Benchmark Index :</b> Crisil Composite Bond Fund Index			<b>Benchmark Index :</b> Crisil Liquid Fund Index		
<b>Plans/ Options :</b> Growth Option Growth Option with Automatic Repurchase <b>Dividend Option</b> Dividend Reinvestment Dividend Payout <b>Bonus Option</b>			<b>Plans/ Options :</b> Growth Option Growth Option with Automatic Repurchase <b>Dividend Option</b> Dividend Reinvestment Dividend Payout			<b>Plans/ Options :</b> <b>Retail Plan :</b> Growth Option Growth option with automatic repurchase <b>Dividend Option</b> Dividend Reinvestment, Dividend Payout <b>Institutional Plan :</b> Growth Option Growth option with automatic repurchase Dividend Option : Dividend Reinvestment, Dividend Payout			<b>Plans/ Options :</b> <b>Retail Plan :</b> Growth Option, Dividend Option : Weekly Divi. Reinvestment, Monthly Divi. Reinvestment / Payout <b>Institutional Plan :</b> Growth Option, Dividend Option : Weekly Divi. Reinvestment, Monthly Divi. Reinvestment / Payout		
<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5000 in multiples of ₹ 1 thereafter <b>SIP/STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum:</b> <b>Retail Plan -</b> ₹ 5000 under each option and in multiples of ₹ 1 thereafter <b>Institutional Plan -</b> ₹ 1 cr under each option and in multiples of ₹ 1 thereafter			<b>Minimum Investment :</b> <b>Lumpsum :</b> <b>Retail Plan -</b> ₹ 5000/- under each option and in multiples of ₹ 1 thereafter <b>Institutional Plan -</b> ₹ 1cr under each option and in multiples of ₹ 1 thereafter <b>STP :</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter		
<b>Fund Manager :</b> Mr. Ritesh Jain			<b>Fund Manager :</b> Mr. Ritesh Jain			<b>Fund Manager :</b> Mr. Akhil Mittal & Suman Prasad			<b>Fund Manager :</b> Mr. Akhil Mittal & Suman Prasad		
<b>Performance of the Scheme (Compounded Annualized Returns)</b>			<b>Performance of the Scheme (Compounded Annualized Returns)</b>			<b>Performance of the Scheme (Compounded Annualized Returns)</b>			<b>Performance of the Scheme (Compounded Annualized Returns)</b>		
		<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>			<b>Scheme Benchmark</b>
Inception Date	19.9.02	19.9.02	Inception Date	29.12.99	#	Inception Date	29.5.09	29.5.09	Inception Date	31.3.09	31.3.09
Last 1 year	8.23%	7.68%	Last 1 year	6.96%	6.30%	Last 1 year	8.85%	7.68%	Last 1 year	9.29%	7.58%
Last 3 years	7.31%	6.04%	Last 3 years	4.01%	5.58%	Last 3 years	-	-	Last 3 years	7.09%	6.10%
Last 5 years	10.95%	6.74%	Last 5 years	8.65%	8.06%	Last 5 years	-	-	Last 5 years	-	-
Last 10 years	-	-	Last 10 years	7.02%	-	Last 10 years	-	-	Last 10 years	-	-
Since inception	8.82%	5.77%	Since inception	8.75%	-	Since inception	5.65%	5.68%	Since inception	6.63%	5.45%
NAV on 31.03.2012 (Growth Option) ₹ 22.3880			NAV on 31.03.2012 (Growth Option) ₹ 27.9546			NAV on 31.03.2012 (Growth Option) ₹ 11.6867			NAV on 31.03.2012 (Growth Option) ₹ 12.2807		
			#Benchmark Index : Crisil I-Sec Li-Bex Index was formulated on 31.03.2002 and hence since inception are not comparable.								
<b>Past performance may or may not be sustained in future.</b>			<b>Past performance may or may not be sustained in future.</b>			<b>Past performance may or may not be sustained in future.</b>			<b>Past performance may or may not be sustained in future.</b>		

Canara Robeco Income	Canara Robeco Gilt PGS	Canara Robeco Dynamic Bond Fund	Canara Robeco Short Term Fund																																																																								
<p><b>Performance of the Scheme (Growth Option)</b> Returns (%)</p> <table border="1"> <caption>Canara Robeco Income Performance Data</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>~5</td> <td>~8</td> </tr> <tr> <td>31 Mar 09</td> <td>~28</td> <td>~8</td> </tr> <tr> <td>31 Mar 10</td> <td>~7</td> <td>~5</td> </tr> <tr> <td>31 Mar 11</td> <td>~6</td> <td>~5</td> </tr> <tr> <td>31 Mar 12</td> <td>~7</td> <td>~5</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	~5	~8	31 Mar 09	~28	~8	31 Mar 10	~7	~5	31 Mar 11	~6	~5	31 Mar 12	~7	~5	<p><b>Performance of the Scheme (Growth Option)</b> Returns (%)</p> <table border="1"> <caption>Canara Robeco Gilt PGS Performance Data</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>~10</td> <td>~10</td> </tr> <tr> <td>31 Mar 09</td> <td>~22</td> <td>~15</td> </tr> <tr> <td>31 Mar 10</td> <td>~-1</td> <td>~3</td> </tr> <tr> <td>31 Mar 11</td> <td>~6</td> <td>~8</td> </tr> <tr> <td>31 Mar 12</td> <td>~6</td> <td>~6</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	~10	~10	31 Mar 09	~22	~15	31 Mar 10	~-1	~3	31 Mar 11	~6	~8	31 Mar 12	~6	~6	<p><b>Performance of the Scheme (Growth Option) (Retail Plan)</b> Returns (%)</p> <table border="1"> <caption>Canara Robeco Dynamic Bond Fund (Retail Plan) Performance Data</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>0</td> <td>0</td> </tr> <tr> <td>31 Mar 09</td> <td>0</td> <td>0</td> </tr> <tr> <td>31 Mar 10</td> <td>~2</td> <td>~3</td> </tr> <tr> <td>31 Mar 11</td> <td>~5</td> <td>~5</td> </tr> <tr> <td>31 Mar 12</td> <td>~8</td> <td>~7</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	0	0	31 Mar 09	0	0	31 Mar 10	~2	~3	31 Mar 11	~5	~5	31 Mar 12	~8	~7	<p><b>Performance of the Scheme (Growth Option) (Retail Plan)</b> Returns (%)</p> <table border="1"> <caption>Canara Robeco Short Term Fund (Retail Plan) Performance Data</caption> <thead> <tr> <th>Period</th> <th>YoY absolute returns (%)</th> <th>Benchmark (%)</th> </tr> </thead> <tbody> <tr> <td>31 Mar 08</td> <td>0</td> <td>0</td> </tr> <tr> <td>31 Mar 09</td> <td>0</td> <td>0</td> </tr> <tr> <td>31 Mar 10</td> <td>~6</td> <td>~4</td> </tr> <tr> <td>31 Mar 11</td> <td>~6</td> <td>~6</td> </tr> <tr> <td>31 Mar 12</td> <td>~9</td> <td>~8</td> </tr> </tbody> </table>	Period	YoY absolute returns (%)	Benchmark (%)	31 Mar 08	0	0	31 Mar 09	0	0	31 Mar 10	~6	~4	31 Mar 11	~6	~6	31 Mar 12	~9	~8
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<p><b>Entry Load : Nil**</b>  <b>Exit Load: Lumpsum / SWP / SIP/STP :</b> 0.5% - if redeemed/switched out within 12 months from the date of allotment, Nil – if redeemed / switched out after 12 Months from the date of allotment</p>	<p><b>Entry Load : Nil**</b>  <b>Exit Load : Lumpsum / SWP / SIP/STP:</b> 0.5% - if redeemed/switched out within 6 months from the date of allotment, Nil – if redeemed / switched out after 6 Months from the date of allotment.</p>	<p><b>Entry Load : Nil**</b>  <b>Exit Load :</b>  <b>Retail Plan and Institutional Plan - 1% -</b> If redeemed /switched out within 12 months from the date of allotment, Nil - if redeemed / switched out after 12 months from the date of allotment.</p>	<p><b>Entry Load : Nil**</b>  <b>Exit Load :</b>  <b>Retail Plan &amp; Institutional Plan - 0.50%-</b> If redeemed/switched out within 6 months from the date of allotment, Nil - if redeemed/switched out after 6 months from the date of allotment</p>																																																																								
<p>Actual Recurring Expenses as on March 31, 2012 : 2.00%</p>	<p>Actual Recurring Expenses as on March 31, 2012 : 1.51%</p>	<p>Actual Recurring Expenses as on March 31, 2012 : 0.95%</p>	<p>Actual Recurring Expenses as on March 31, 2012 : 0.40%</p>																																																																								

\* Quarterly average AUM for the Quarter ended 31st March, 2012

Canara Robeco InDiGo Fund			Canara Robeco Gilt Advantage Fund			Canara Robeco Yield Advantage Fund		
<b>Type &amp; Category :</b> Open Ended Debt Fund			<b>Type &amp; Category :</b> Open Ended Gilt Scheme			<b>Type &amp; Category :</b> An Open Ended Debt Scheme		
<p><b>Investment Objective :</b> To generate income from a portfolio constituted of debt &amp; money market securities along with investments in Gold ETFs. However, there can be no assurance that the investment objective of the Scheme will be achieved.</p>			<p><b>Investment Objective:</b> To generate returns commensurate with low credit risk by predominantly investing in the portfolio comprising of short to medium Government securities guaranteed by the Central and State Government with a weighted average portfolio duration not exceeding 3 years. However, there can be no assurance that the investment objective of the Scheme will be realized.</p>			<p><b>Investment Objective:</b> To generate regular income by investing in a wide range of debt securities and Money Market Instruments of various maturities and risk profile and a small portion of investment in Equity and Equity Related Instruments. However, there can be no assurance that the investment objective of the Scheme will be realized.</p>		
<p><b>Investment Strategy:</b> The Fund Manager would take cues from seasonal patterns of gold, global &amp; domestic macroeconomic events and Government policy &amp; Central Bank actions and decide on the asset allocation between gold &amp; fixed income. The allocations will be within the limits defined in the asset allocation table for each asset class. The Fund Manager will then create a portfolio of fixed income securities and Gold ETFs after adhering to stringent credit quality and sector limitations. The portfolio will be constructed in a way in which a high level of liquidity is maintained in the portfolio thereby focusing on short to medium term securities, which would also help the fund manager to generate income. Gold can be a partial hedge against inflation. Gold has seen a favorable development over the years in difficult times for the global economy especially in times of economic turmoil. Instead of providing enhanced yield at the cost of additional duration risk (G-Sec trading) or credit risk (corporate bond exposures), the yields of a low duration fixed income portfolio can be enhanced by investing a limited allocation into gold. With a flexible allocation between fixed income and gold, the Scheme can effectively capture the seasonal patterns in gold and fixed income.</p>			<p><b>Investment Strategy:</b> The investment team will take an active view of the interest rate movement by keeping a close watch on various macroeconomic parameters of the Indian economy as well as developments in global markets. Investment views /decisions will be taken on the basis of the various factors like, prevailing interest rate scenario, Government's borrowing program, level of liquidity in the banking system, inflation levels and overall macro economic growth of the country. The Scheme would aim to generate returns by investing in securities created and issued and / or guaranteed by the Central Government and/or a State Government and/or repos/ reverse repos in such government securities as may be permitted by RBI. The Scheme may also invest a portion of the corpus in the CBLO or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.</p>			<p><b>Investment Strategy:</b> The Fund manager would take cues from domestic macroeconomic events, government policy, Central Bank Associations to decide on the allocation between Fixed Income and Equity. The allocations will be within the limits defined in the asset allocation table for each asset class. The fund manager would then create a portfolio of fixed income and equity and equity related instrument after adhering to stringent credit quality and sector limitations. Investment strategy followed for Fixed Income and Equity Investments would be as under:- Fixed Income – An emphasis will be laid on selecting the top rated securities under the accrual based portfolio construction which is highly liquid so as to create liquidity as and when required. The Fund Manager will continuously review maturity profile of the portfolio along with daily cash projection of the Portfolio. Equity – Within the equity allocation, the fund manager will seek to invest mainly in stock open offer opportunities, Initial Public Offerings, Buy Back Opportunities etc. If such opportunities are not available in the market, then the fund manager will adopt the bottom-up stock picking approach to select stocks out of top 150 stocks ranked on the basis of market capitalisation.</p>		
<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 774.5400			<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 5.5200			<b>*Avg. Asset Under Management (30.03.2012) (INR crs) :</b> 12.2400		
<b>Number of Live Folios :</b> 19384			<b>Number of Live Folios :</b> 57			<b>Number of Live Folios :</b> 345		
<p><b>Comparison with Other Schemes :</b> The fund provides a unique combination of Debt and Gold (through Gold ETFs) in one fund and aims to capture the seasonal patterns in Gold to provide alpha to the portfolio by actively managing the asset allocation. The fund acts as a portfolio diversifier and also provides a blend of accrual &amp; capital appreciation to its investors. The fund through its Gold investment aims to generate additional yield without taking additional duration risk or credit risk on the fixed income portfolio.</p>			<p><b>Comparison with Other Schemes :</b> Canara Robeco Gilt Advantage Fund is a short-term gilt Scheme which aims to invest in short term Government securities by way of Treasury Bills and other sovereign securities issued by the Central and State Governments. In addition to the securities stated above, the scheme may invest in repos/reverse repos in the securities that it will invest in or as may be permitted by the RBI. From time to time the scheme may hold cash or a part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. The Scheme is positioned as an investment avenue for investors wanting to take least credit risk on their portfolio without compromising on liquidity. The Portfolio will be managed with a portfolio duration not exceeding 3 years</p>			<p><b>Comparison with Other Schemes :</b> Canara Robeco Yield Advantage Fund is debt oriented hybrid fund aimed at generating regular income from debt securities and capital appreciation from small portion of investments into Equities. The fund is suitable for conservative investors looking at minimal allocation to Equities in their portfolio.</p>		
<b>Asset Allocation</b>			<b>Asset Allocation</b>			<b>Asset Allocation</b>		
Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)		Instruments	% of Investible Funds (Indicative)	
	Min	Max		Min	Max		Min	Max
Indian Debt and Money Market Instruments	65	90	Sovereign securities issued and guaranteed by State and Central Govt. with an average portfolio duration of the plan not exceeding 3 years and Treasury Bills	0	100	Indian Debt and Money Market Instruments	90	100
Gold ETFs	10	35				Equity & Equity Related Instruments	0	10
<b>Benchmark Index :</b> Blended Gold Index Canara Robeco			<b>Benchmark Index :</b> I-Sec-Si-Bex			<b>Benchmark Index :</b> CRISIL MIP Blended Index		

Canara Robeco InDiGo Fund	Canara Robeco Gilt Advantage Fund	Canara Robeco Yield Advantage Fund																																																																								
<p><b>Disclaimer:</b> "Canara Robeco Blended Gold Index is a composite index of the Gold Index and CRISIL Short term Bond Fund Index computed by CRISIL Limited for the purpose of benchmarking the performance of Canara Robeco InDiGo Fund. The Index shall not be copied, transmitted or distributed for any commercial use." CRISIL has taken due care and caution in computation of the Index, based on the data obtained from sources which it considers reliable and is as per the valuation method prescribed by SEBI for the purpose of computation of the Index. However, CRISIL does not guarantee the accuracy, adequacy or completeness of the said data / Index and is not responsible for any errors or for the results obtained from the use of the said data/ Index. CRISIL especially states that it has no financial liability whatsoever to the users of the Index"</p>																																																																										
<p><b>Plans/ Options :</b> Growth Option Quarterly Dividend Option (Payout and Reinvestment)</p>	<p><b>Plans/ Options :</b> Growth Option Dividend Option (Payout and Reinvestment)</p>	<p><b>Plans/ Options :</b> Growth, Monthly Dividend (Payout &amp; Reinvestment), Quarterly Dividend (Payout &amp; Reinvestment)</p>																																																																								
<p><b>Minimum Investment :</b> <b>Lumpsum :</b> ₹ 5,000.00 and multiples of ₹ 1.00 thereafter. <b>SIP / STP :</b> Additional Purchase: ₹ 1,000.00 and multiples of ₹ 1.00 thereafter</p>	<p><b>Minimum Investment :</b> <b>Lumpsum:</b> ₹ 5,000.00 and multiples of ₹1.00 thereafter <b>SIP/STP:</b> For monthly frequency ₹1000 and multiples of ₹ 1.00 thereafter For quarterly frequency ₹ 2000 and multiples of ₹ 1.00 thereafter</p>	<p><b>Minimum Investment :</b> <b>Lumpsum:</b> ₹ 5,000.00 and multiples of ₹1.00 thereafter. Subsequent purchases: Minimum amount of ₹ 1000.00 and multiples of ₹1.00 thereafter. <b>SIP/ STP:</b> - ₹ 1,000.00 and ₹ 2,000.00 respectively for Monthly and Quarterly frequency respectively and in multiples of ₹1.00 thereafter.</p>																																																																								
<p><b>Fund Manager :</b> Mr. Ritesh Jain</p>	<p><b>Fund Manager :</b> Mr. Suman Prasad</p>	<p><b>Fund Manager :</b> Mr. Ritesh Jain</p>																																																																								
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\*\*In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

#### **Scheme specific Risk Factors for all the Equity Schemes**

##### **Canara Robeco Balance**

The value of the Scheme investments may be affected by factors affecting capital markets generally, such as price and volume volatility in the stock markets, interest rates, currency exchange rates, foreign investments, changes in government policy, political, economic or other developments and closure of the stock exchanges.

Investment made in unlisted equity or equity-related securities may only be realisable upon listing of these securities.

Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The length of the settlement may affect the Scheme in the event the Scheme has to meet large number of redemption. The Investment Manager perceives such situations to be exceptional in nature.

##### **Canara Robeco Emerging Equities**

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##### **Canara Robeco Equity Diversified**

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##### **Canara Robeco Equity Tax Saver**

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##### **Canara Robeco Infrastructure**

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##### **Canara Robeco Nifty Index**

Performance of the S & P Nifty Index will have a direct bearing on the performance of the Scheme.

In the event the S & P CNX Nifty Index is dissolved or is withdrawn, the Trustees reserves a right to modify the Scheme so as to track a different and suitable index/indices or to suspend tracking the Nifty till such time it is dissolved/withdrawn or not published and an appropriate intimation will be sent to the Unit Holders of the Scheme. In such a case, the investment pattern will be modified suitably to match scheme objective and the composition of the securities that are included in the new index that will be tracked.

Tracking error is inherent in any index based Schemes and as such, errors may cause Canara Robeco Nifty Index to generate returns which are not in line with the performance of the Nifty or one or more securities covered by Nifty. Such variations are referred to as tracking errors are expected to be around 2% p.a. but may vary due to several factors.

IISL undertakes a periodical review of the scrips that comprise the Nifty and may either drop or include new securities. In such an event, the scheme will endeavour to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the Nifty during this period.

Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in registration of securities or in receipt and consequent reinvestment of dividends etc. The indices reflects the prices of securities at a point in time, which is the price at close of business day on The National Stock Exchange. The scheme however, may trade these securities at different points in time during the trading sessions and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from NSE closing prices.

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##### **Canara Robeco F.O.R.C.E Fund**

(Financial Opportunities, Retail Consumption & Entertainment Fund)

The fund will invest in equity and equity related securities of companies engaged in banking, financial services, retail consumption and entertainment and hence the concentration risk is expected to be relatively high. Amongst these sectors, at times, a majority of investments could be under a single sector and in the event the sector does not perform well due to forces affecting the market, the scheme performance may be affected to that extent.

While banking and financial services sector is well developed in India, retail consumption and entertainment sectors are of recent origin. The risk weightage for investment in these sunrise sectors could be relatively higher compared to other sectors.

The value of the Scheme investments may be affected by factors affecting

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#### Canara Robeco Large Cap+ Fund

Canara Robeco Large Cap+ Fund is an open ended equity fund investing in the top 150 companies by market capitalization and thus will carry less risk as compared to a mid cap / thematic equity fund. The underlying companies will be more liquid and also the access to information for these companies is very high as the Institutional ownership in these companies is generally large. The Fund will aim to have concentrated exposures in the stocks which are high conviction ideas and are fitting in the Fundamental and Quantitative Parameters.

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**Risk Mitigation Factors for all the Equity Schemes :** Investments made by the schemes would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Since investing required disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous indepth analysis of the securities proposed to be invested in.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

#### Scheme specific Risk Factors for all the Debt Schemes

[\(Canara Robeco Floating Rate, Canara Robeco Treasury Advantage Fund, Canara Robeco Gilt PGS, Canara Robeco Short Term Fund, Canara Robeco Liquid, Canara Robeco Income, Canara Robeco Dynamic Bond Fund, Canara Robeco Income Plan, Canara Robeco InDiGo Fund\), Canara Robeco Yield Advantage Fund](#)

- I. Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rate rise, prices of existing fixed income 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.
- II. Credit Risk: 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 the 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.
- III. Reinvestment Risk: Investments in fixed income securities may carry reinvestment 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.

Different types of securities in which the Scheme would invest as given in the offer document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AA rated are comparatively more risky than bonds which are AAA rated.

#### IV. a) Risk associated with investing in Securitised Debt

Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. ABS / MBS holders will suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided. As compared to the normal corporate or sovereign debt, ABS / MBS are normally exposed to a higher level of reinvestment risk.

#### b) Risk associated with Mortgage Backed Securities (MBS) - Housing Loans

**Prepayment Risk:** The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors.

**Credit Risk:** Delinquencies may happen which would reduce the principal amount. Typically MBS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility than the monthly payouts to The Fund would reduce. Historically, it has been observed that housing loans have lower default rates as compared to other forms of credit.

**Liquidity Risk:** Historically the secondary market volume of securitized papers has been limited. This could limit the ability of The Fund to resell them. Secondary market traders could be at a discount or premium depending upon the prevailing interest rates.

**Conversion Risk:** Conversion of loans from fixed rates to floating rate loans and vice versa could lead to a change in the expected cash flows from the loans.

#### c) Risk associated with Asset Backed Securities (ABS)-Auto loans

**Prepayment Risk:** The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors. Prepayment in auto loans is lower than housing loans as the shorter tenor of auto loans makes it economically unattractive to prepay after considering the prepayment charges.

**Credit Risk:** Delinquencies may happen which would reduce the principal amount. Typically ABS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility than the monthly payouts to The Fund would reduce. Typically auto loans carry higher risk than MBS as the value retention of the underlying asset is higher in MBS as compared to the underlying asset of ABS.

**Liquidity Risk:** Historically the secondary market volume of securitized papers has been limited. This could limit the ability of The Fund to resell them. Secondary market traders could be at a discount or premium depending upon the prevailing interest rates.

#### d) Risk associated with Asset Backed Securities (ABS) - Corporate loans

**Credit Risk:** The Fund has an exposure to the Borrower/Borrowers and servicing of the instrument depends on the credit risk of the Borrower. The value of the instrument would fluctuate depending upon the changes in the perceived level of credit risk as well as any actual default.

**Prepayment Risk:** The Borrower may prepay the receivables prior to their respective due dates. This may result in a change in the yield and tenor for The Fund.

**Limited Liquidity and Price Risk:** Historically the secondary market volume of securitized papers has been limited. This could limit the ability of The Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

#### V. Risk associated with investing in Derivatives

As and when the Scheme trades in the derivatives market, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the "counter party") to comply with the terms of the derivatives contract. Other risk in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Derivatives can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.

The risk associated with the use of derivatives is different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

#### Trading in derivatives has the following risks

- An exposure to derivatives in excess of the hedging requirements can lead to losses.
- An exposure to derivatives can also limit the profits from a genuine investment transaction.
- Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.

#### Risk factors relating to investments in Gold ETFs

- The price of Gold may fluctuate due to various reasons which are:
  - Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales and productions and cost levels in major gold producing countries such as South Africa, United States and Australia.
  - Investor's expectations with respect to the rate of inflation
  - Currency Exchange Rates
  - Interest Rates
  - Investment and Trading activities of Commodity funds/Hedge funds
  - Global or regional political, economic or financial events and situations

In addition there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units in which the Scheme has invested will, in general, decline proportionately.

- There may be certain circumstances that may motivate large-scale sales of gold by the issuer of Gold ETFs which could decrease the price of gold and adversely affect the value of investment in the Gold ETFs in which the Scheme has invested.
- The gold underlying the Gold ETFs in which the Scheme has invested may be subject to loss, damage, theft, or restriction on access. There is a risk that part or all of the underlying gold of the Gold ETFs could be lost, damaged or stolen. Access to the said gold could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect investment value of the Gold ETFs in which the Scheme has invested.
- Impact cost risk:

Impact costs are implicit costs also which is paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions may have to be executed at even less favorable prices. The additional cost is called an impact cost. For e.g. if the ruling market price of a security is ₹ 500/- one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay/receive higher/lower price.

Similarly, absence of adequate liquidity of Gold ETF units may impact the cost of purchasing and selling the Gold ETF units.

- Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of gold and consequently the NAV of the units in which the Scheme has invested

**Risk Mitigation Factors for the Debt Schemes:** Since investing requires disciplined risk management, in order to protect the interests of investors, the AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, the AMC has broad internal investment norms and investments made through the scheme would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations. Where required, scheme specific guidelines are also in place. Concentration of risk is mitigated by defining issuer limits.

Rigorous in-depth credit evaluation of the issuers will be conducted by the investment team before making investments. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer will be carried out. The AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc. as well as the internal norms for credit exposure

#### Default Option

- If the investor does not clearly specify the choice of Options, at the time of investing it will be treated as a Growth Option.
- If the investor does not clearly specify the choice of Payout or Reinvestment facility within the Dividend option, it will be treated as a Reinvestment facility.
- In Canara Robeco Monthly Income Plan in dividend option, if the investor does not clearly specify the choice of Monthly Dividend option / Quarterly Dividend option, it will be treated as a Monthly Dividend option.

#### Who can Apply

- Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed).
- Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
- Hindu Undivided Family (HUF)
- Partnership Firms
- A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
- A Body Corporate established by or under any law in force in India.
- A Co-operative Society registered under any law relating to Co operative Societies in India.
- A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes.
- FIs registered with SEBI.
- Banks and Financial Institutions.
- Pension Funds/Pension Fund Managers.
- Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis.
- Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations.
- Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
- Other Schemes of Canara Robeco Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.
- Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 as and when applicable
- Any other category of investors that may be permitted by the Trustees as per Indian Laws, in future.

#### Dividend Policy for All Schemes :

The Scheme may distribute, surplus if any, by way of dividend/fully paid bonus units, as may be decided by the Trustees from time to time. If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the Dividend/Bonus declaration may not take place.

#### The Scheme is not assuring or guaranteeing any dividend or returns.

Income Distribution, if declared, warrants will be issued within 30 days from the date of declaration of Income Distribution or such period that may be stipulated from time to time. The Income Distribution will be paid out of the Net surplus of the Scheme, to those unit holders whose names appear in the register of unit holders on the date to be notified for the purpose.

**Dividend Reinvestment :**

The units holders have the option to reinvest the Dividend declared by the Scheme. Such unit holders opting to reinvest the dividend receivable by them shall invest in additional units of the Scheme. Upon exercising such option, the dividend due and payable to the unit holders will be compulsorily and without any further act by the unit holders reinvested in the Scheme.

The dividends so reinvested shall be constructive payment of dividends to the unit holders and constructive receipt of the same amount from each unit holder, for reinvestment in units.

On reinvestment of dividends, the number of units to the credit of unit holder will increase to the extent of the dividend reinvested divided by the first 'Exincome Distribution NAV' on the day of reinvestment as explained above. There shall, however, be no entry load on the dividends so reinvested.

**Risk Profile of Mutual Fund Investing :**

Mutual Fund Units involve investment risks including possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment.

The value of the Scheme investments may be affected by factors affecting capital markets generally, such as price and volume volatility in the stock markets, interest rates, currency exchange rates, foreign investments, changes in government policy, political, economic or other developments and closure of the stock exchanges. Investment made in unlisted equity or equity-related securities may only be realizable upon listing of these securities. Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity related securities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The length of the settlement may affect the Scheme in the event the Scheme has to meet large number of redemption.

**Applicable NAV for sale and repurchase : For all Scheme except Canara Robeco Liquid Schemes****For Sale of units (including Switch - In) :**

- a) For applications received up to 3 p.m, along with instruments payable at par at the place of receipt, closing NAV of the same day on which the application is received shall be applicable.
- b) For applications received after 3 p.m, along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable.
- c) For applications received with outstation instruments not payable at par at the place of receipt, closing NAV of the day of realisation of the instruments shall be applicable.
- d) For applications received on non-business day along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable.
- e) Where the Application for debt/Gilt scheme for amount equal to or more than Rs.1 crore is received upto 3 p.m (i.e. cut off time for Debt/ Income Scheme(s) other than Liquid schemes) on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the respective scheme(s) before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable.
- f) Where the application for debt/Gilt scheme for amount equal to or more than Rs.1 crore is received after 3.00 p.m. on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the respective scheme(s) before cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day- the closing NAV of the next business day shall be applicable and
- g) Irrespective of the time of receipt of application for debt/Gilt scheme for amount equal to or more than Rs.1 crore, where funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the respective scheme(s) before the cut-off time on any subsequent business day i.e. available for utilization before the cut-off time on any subsequent business day – the closing NAV of such subsequent business day shall be applicable
- h) where the application for Debt/gilt scheme for an aggregate investment amount equal to or more than Rs. 1 crore on any business day, then such applications shall be consolidated at a Permanent Account Number (PAN) level for each Scheme. In case of application by individual in joint names, such consolidation of investment shall be based on PAN of the first unitholder. Such consolidation shall be done irrespective of the number of folios under which the investor has invested irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such investments shall be the NAV of the day on which funds are available for utilization before the cut off time. In case the funds are cleared on separate days and are available for utilization on different Business days before the cut off time, then the applicable NAV shall be the respective NAV(s) of the Business day(s) on which the cleared funds are available for the application amount(s).

**For Repurchase of units (including Switch - Out) :**

- a) For application received upto 3.00 p.m. closing NAV of the day of receipt of application) shall be applicable.
- b) For application received after 3.00 p.m. closing NAV of the next business day shall be applicable.

**Applicable NAV for sale of units (including switch - ins)****For Canara Robeco Liquid Schemes**

- a) Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time the closing NAV of the day immediately preceding the day of receipt of application;
- b) Where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day the closing NAV of the day immediately preceding the next business day; and
- c) Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time the closing NAV of the day immediately preceding the day on which the funds are available for utilization

**Applicable NAV for Repurchase of Units (including switch - outs)****For Canara Robeco Liquid Schemes**

- a) For application received upto 3.00 p.m. the closing NAV of the day immediately preceding the next business day shall be applicable.
- b) For application received after 3.00 p.m. closing NAV of next business day shall be applicable.

**Tax treatment for the Investors (Unitholders) :**

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to the tax advisor.

**Daily Net Asset Value (NAV) Publication :**

The NAV will be declared on all business days except Saturdays / Sundays / Public Holidays and during book closure period, NAV will be published in two newspapers and can also be viewed on [www.canararobeco.com](http://www.canararobeco.com) and [www.amfiindia.com](http://www.amfiindia.com)

**Recurring Expenses as a % of Daily Average Net Assets**

The total expenses of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be subject to the following limits :

**Equity Scheme :**

- |   |         |
|---|---------|
| (i) On the first ₹ 100 crores of the average weekly net assets  | 2.50%;  |
| (ii) On the next ₹ 300 crores of the average weekly net assets  | 2.25%;  |
| (iii) On the next ₹ 300 crores of the average weekly net assets | 2.00%;  |
| (iv) On the balance of the assets                               | 1.75% ; |

Provided that such recurring expenses shall be lesser by at least 0.25% of the weekly average net assets outstanding in each financial year in respect of a scheme investing in bonds.

**Dispatch of Repurchase (Redemption) Proceeds**

The redemption warrants will be dispatched within 10 working days from the date of acceptance of the duly completed redemption requests.

**Nomination Facility**

Available to Sole/Joint Individual unit holder/s.

**Operation under joint holding**

Facility for operation by 'Anyone or Survivor'

**For Investor Grievances please contact****Name and Address of Registrar (s)****M/s. Karvy Computershare Pvt. Limited**

"Karvy Plaza" H. No. 8-2-596 Avenue 4, Street No. 1 Banjara Hills Hyderabad - 500 034. Tel No. : (040) 23394436, 23397901, 23312454, 23320751/752 Fax No.: (040) 23311968 Email : [crmf@karvy.com](mailto:crmf@karvy.com)

**Name and Address of Mutual Fund****Canara Robeco Mutual Fund**

Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001. Tel. No. (022) 66585000.

E-Mail ID : [crmf@canararobeco.com](mailto:crmf@canararobeco.com), [www.canararobeco.com](http://www.canararobeco.com)

**Unitholders' Information**

- On acceptance of the application for subscription, an allotment

confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request will be sent to the Unitholders registered email address and/or mobile number.

- Thereafter, a Consolidated Account Statement (CAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions\*\* carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

\*\*The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, and Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.

- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.
- No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished periodically by respective Depository Participants (DPs) will contain the details of transactions.

#### Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

If so mandated, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement.

#### Half Yearly Consolidated Account Statement:

- A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.
- The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical.
- Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties

#### Half Yearly Disclosures: Portfolio / Financial Results:

Before expiry of one month from the close of each half year that is on 31st Mar and 30th Sept, the Fund shall publish its un-audited financial results in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the Fund is situated.

These shall also be displayed on the web site of the Fund and that of AMFI. Full portfolio in the prescribed format shall also be disclosed either by publishing it in the newspaper 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 web site of the Fund.

#### Annual Report:

The Scheme wise annual report or an abridged summary thereof shall be sent:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (ii) in physical form to the Unit holders whose email address is not registered with

the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI)

#### Transaction Charges

In accordance with SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, the AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000 and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted to receive the transaction charges) as under:

##### First Time Mutual Fund Investor:

Transaction charge of Rs 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.

##### Investor other than First Time Mutual Fund Investor:

Transaction charge of Rs.100/- per subscription of Rs 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the investor. The balance of the subscription amount shall be invested.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction Charges shall be deducted in 3-4 installments.

##### Transaction charges shall not be deducted for :

- purchases/subscriptions for an amount less than Rs. 10,000/-;
- Transaction other than purchases/ subscriptions relating to new inflows such as Switch/STP/, etc.
- Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
- Purchases/Subscriptions made through National Stock Exchange/Bombay Stock Exchange platform.

##### Option to Hold Units in demat mode

Investors shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case of SIP, units will be allotted based on the applicable NAV as per provisions of Scheme Information Document and will be credited to demat account of the investors on weekly basis (upon realisation of funds). However, Special Products/Facilities such as Systematic Withdrawal Plan, Systematic Transfer Plan and Switching facility offered by Mutual Fund shall be available for unitholders under the scheme in case the units are held/opted to be held in physical (non-demat) mode.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a 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 of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.

Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account. In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat / Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic (demat) form will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

# Canara Robeco Mutual Fund

# CANARA ROBECO

Investment Manager : Canara Robeco Asset Management Co. Ltd.  
 Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.  
 Tel.: 6658 5000, 6658 5086 Fax: 6658 5012 / 13 www.canararobeco.com

Application No. **0115392**

## APPLICATION FORM (Please fill in BLOCK Letters)

Broker Name / ARN	Sub Broker Code / ARN	Bank Serial No. /Branch Stamp/Receipt Date

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 24)

I confirm that I am a First time investor across Mutual Funds.  
 (₹ 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor in Mutual Funds.  
 (₹ 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

### EXISTING UNIT HOLDER INFORMATION [Please fill in your Folio Number and proceed to Investment Details and Payment Details]

Folio No.  Name of 1st Unit Holder

The details in our records under the folio number mentioned will apply for this application.

### PAN AND KYC COMPLIANCE STATUS DETAILS - Mandatory [Refer Instruction Nos. 12 & 25]

PAN # (refer instruction)	KYC Compliance Status** (if yes, attach proof)
First / Sole Applicant @ <input type="text"/>	Yes <input type="radio"/>
Second Applicant <input type="text"/>	Yes <input type="radio"/>
Third Applicant <input type="text"/>	Yes <input type="radio"/>

@ If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. \*\*Refer instruction 12

### APPLICANT(S) INFORMATION [Refer Instruction 1]

NAME OF FIRST / SOLE APPLICANT / MINOR (incase of minor their shall be no joint holder)  DATE OF BIRTH (Mandatory in case of Minor)  DD / MM / YYYY

Mr. | Ms. | M/s.

Father/Husband's Name

NAME OF SECOND APPLICANT

Mr. | Ms. | M/s.

NAME OF THIRD APPLICANT

Mr. | Ms. | M/s.

NAME OF THE GUARDIAN (In case First Applicant is a Minor)  Relationship with Minor Please (✓)  
 Mr. | Ms. | M/s.  Mother  Father  Legal Guardian

Proof of DOB ( Any one Mandatory)  Birth Certificates  School Certificates / Mark Sheet  Pass Port  Others \_\_\_\_\_

Mode of Holding Please (✓)  Anyone or Survivor  Single  Joint  (Default option is Anyone or Survivor)

Occupation Please (✓)  Business  Service  Professional  Retired  Student  Housewife  Others  Please specify

Status Please (✓)  Resident Individual  NRI - NRO  Trust  HUF  Bank / Fls  NRI - NRE

Minor thru Guardian  Company/Body Corporate  Fls  Partnership Firm  Society

### POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of PoA Mr. | Ms. | M/s.

PAN  KYC [Please (✓) (Mandatory)]  Proof Attached

### MAILING ADDRESS [Please provide Full Address. P. O. Box No. may not be sufficient. Overseas Investors will have to provide Indian Address]

Local Address of 1st Applicant -

City  State  Pin Code

Tel. Off.  Resi.  Mobile

E-Mail **P L E A S E U S E B L O C K L E T T E R S**

Overseas Correspondence Address (Mandatory for NRI / FI Applicant)

City  Country  Pin Code

### COMMUNICATION (Please ✓)

I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory Information via E- mail/SMS alerts in lieu of Physical Documents.

### BANK ACCOUNT DETAILS - Mandatory

Name of the Bank

Account No.  A/c. Type Please (✓) SAVINGS  NRE  CURRENT  NRO  FCNR

Branch Address

Bank Branch City  State  Pin Code  MICR Code

IFSC Code (RTGS/NEFT)  (Mandatory for Credit via NEFT/RTGS) Please enter the 9 digit number that appears after your cheque number

(11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank) Please attach a cancelled cheque OR a clear photo copy of a cheque

### ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE SOLE/FIRST APPLICANT)

# CANARA ROBECO

Application No. **0115392**

## Canara Robeco Mutual Fund

Investment manager : Canara Robeco Asset Management Company Ltd.  
 Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Date \_\_\_ / \_\_\_ / \_\_\_\_\_

Received from Mr. / Ms. /M/s.  
 An application for purchase of \_\_\_\_\_ units of \_\_\_\_\_  
 along with cheque /DD as detailed overleaf. Cheques / Drafts are subject to realisation.

Stamp,  
 Signature & Date

**REDEMPTION / DIVIDEND REMITTANCE [Refer Instruction 20]** Electronic Payment

It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details.

 Cheque Payment

If MICR and IFSC code for Redemption/Dividend Payout is available all payouts will be automatically processed as Electronic Payout-RTGS/NEFT/Direct Credit/NECS.

**DEMAT ACCOUNT DETAILS (This section to be filled only if investor wish to hold units in demat form) ( Client Master List (CML) to be enclosed ) ( Refer instructions No. 24)**

National Securities Depository Limited (NSDL)

Central Depository Services (India) Limited (CDSL)

Depository Participant Name \_\_\_\_\_

DP ID No.

I	N								

Depository Participant Name \_\_\_\_\_

Target ID No.

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**INVESTMENT DETAILS AND PAYMENT DETAILS (Payment through Cash/Outstation Cheques not accepted)**

Separate cheque / demand draft must be issued for each investment, drawn in favour of respective scheme name. Please write appropriate scheme name as well as the Plan / Option / Sub Option.

S. No.	Scheme Name	Plan / Option	Amount Invested (₹)	Cheque/DDNo./UTR No. (Incase of NEFT/RTGS)	Bank and Branch and Account Number
1.					
2.					
3.					

# (Type of Account : Saving/Current/NRE/NRO/FCNR/NRSR) \* All purchases are subject to realization of cheque/DD

**SIP ENROLMENT DETAILS**

SIP Amount (Rs.)

Enrolment Period

REGULAR SIP: Start Month   -     End Month   -    

Frequency Please (✓)

 Monthly  QuarterlyPERPETUAL SIP: Start Month   Year   Until further instruction

PAYMENT MECHANISM (✓)

 Option I : Debit through ECS / Auto Debit facility (Tick this box and fill up SIP ECS / Auto Debit Facility Form) Option II : Through Post Dated Cheques - Total Cheques \_\_\_\_\_ Cheque Nos. From       To      

Drawn on Bank \_\_\_\_\_

Branch &amp; City \_\_\_\_\_

**NOMINATION DETAILS for Individuals [Minor / HUF / POA Holder / Non Individuals cannot Nominate - Refer Instruction No. 13]** I / We \_\_\_\_\_ do here by nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in the event of my / our death. I / We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.  I / We \_\_\_\_\_ do not wish to nominate

No.	Nominee(s) Name	Date of Birth (in case of Minor)	Name of the Guardian (in case of Minor)	Relationship with Unit Holder	@ % of Share
1		D D - M M - Y Y Y Y			
2		D D - M M - Y Y Y Y			
3		D D - M M - Y Y Y Y			

 Signature of 1st Applicant / Guardian Signature of 2nd Applicant Signature of 3rd Applicant

@ If the percentage of share is not mentioned then the claim will be settled equally amongst all the indicated nominee(s)

**DECLARATION**

To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I/We hereby apply to the Trustees of Canara Robeco Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Registrar &amp; Transfer agent(s), call centers, banks, custodians, depositories and/or authorised external third parties who are involved in transaction processing, despatches, etc. for the purpose of effecting payments to me / us. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us

**Applicable to NRIs only :** I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account. Investment in the scheme is made by me / us on:  Repatriation basis  Non Repatriation basis First / Sole Applicant / Guardian Second Applicant Third Applicant**To be furnished by partnership firms**To, The Trustees of Canara Robeco Mutual Fund, Sub : Our Subscription to the Schemes of \_\_\_\_\_  
We, the undersigned, being the partner of M/s. \_\_\_\_\_ a Partnership firm formed under Indian Partnership Act, 1932 do hereby jointly and severally authorise Mr. \_\_\_\_\_ to subscribe an amount of ₹ \_\_\_\_\_ for allotment of units of \_\_\_\_\_ Scheme on behalf of and in the name of our firm. He is / They are also authorised to encash / disinvest the above units. We undertake to intimate you in writing about any change in the constitution or composition of our firm and upon such change, also arrange to lodge the specimen signatures of the partners authorised to deal with the above units. We enclose the copy of the Partnership Deed alongwith this application for subscription.  
Name of the partners \_\_\_\_\_ Signatures \_\_\_\_\_

S. No.	Scheme Name	Plan/Option	Amount Invested (₹)	Payment Details	
				Cheque/DD No./UTR No. (In case of NEFT/RTGS)	Bank and Branch
1.					
2.					
3.					

REGISTRAR &amp; TRANSFER AGENTS

M/s. Karvy Computershare Pvt. Limited "Karvy Plaza"  
H. No. 8-2-596 Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034.  
Tel No.: (040) 23394436, 23397901, 23312454,  
Fax No.: (040) 23311968, Email : crmf@karvy.com

# Instructions for filling an application form

1. Application must be in the Name of (a) Resident/Non Resident Individual or Individuals not exceeding 3 in number; (b) Minor through his/her parent/guardian; (c) A Hindu Undivided Family (by the Karta acting on behalf of the HUF); (d) An Association of persons or a Body of Individuals (e) Indian Companies or Body Corporates, Trusts and Societies; (f) Partnership Firm.
2. In case of HUF, the karta shall sign on behalf of the HUF. All communications will be addressed to the karta at the address given by him.
3. For minimum amount of application, please refer Minimum Investment column of this Key Information Memorandum.
4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or by a Magistrate/Notary Public under his/her Official Seal.
5. In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.
6. Payment should be made by Cheque / Bank Draft drawn on any bank which is situated at and is a member or sub-member of the Bankers' Clearing House located at the place where the Application Form is submitted.

In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.

7. Cash / Money Orders will not be accepted.
8. All Cheques/Bank Drafts must be drawn in favour of "CANARA ROBECO MUTUAL FUND COLLECTIONS" and the name of the First/Sole applicant and serial No. of the application form shall be indicated on the reverse of the Cheque/Bank Draft as the case may be.
9. Application Forms duly completed in all respects must be submitted at the Sales Offices of the AMC / Identified center for sale of units of the Scheme.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.
12. **KNOW YOUR CUSTOMER (KYC) COMPLIANCE**

Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.canararobeco.com](http://www.canararobeco.com). Existing KYC compliant investors can continue the practice of providing copy of KYC Acknowledgement Letter of. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

## 13. NOMINATION DETAILS

As per the recent AMFI Circulars, a Unit Holder in the scheme may be all owed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and investor may specify the percentage for each nominee in the event of his / her demise. If the percentage is not specified, it will be equal percentage for the nominees by default. Provision for mentioning the details of the nominees are made in the KIM/ application form and or separate nomination request forms is made available to the investors. The details of the nominee(s) will be captured by the Registrar and will be available in the data base maintained. Upon receipt of intimation from the nominee(s) regarding demise of the investor duly accompanied with necessary documents e.g. providing proof of the death of the Unit Holder, signature of the nominee, furnishing proof of guardianship if the nominee is a minor, and the execution of an indemnity bond or such other documents as

may be required from the nominee in favor of and to the satisfaction of the AMC / Registrar, the units will be transmitted to the nominee(s) as per the percentage advised by the investor and a confirmation/fresh Statement of account will be sent to the new holder(s).

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office. However non Individual's, including society, trust, body corporate, partnership

firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate.

A nomination in respect of Units will be treated as rescinded upon the Redemption of all Units. Cancellation of a nomination can be made only by the Unit Holders who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC / Fund shall not be under any obligation to transfer the Units in favour of the nominee.

The transfer of Units / payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund / AMC / Trustee and shall discharge the Fund /AMC / Trustee of all liability towards the estate of the deceased Unit Holder and his / her legal personal representative or other successors. The Fund, the AMC and the Trustee are entitled to be indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.

Nomination facility is not allowed in a folio held on behalf of a minor

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds
17. Documents to be submitted :
  - i) For Charitable and Religious Trusts/Association / Society :
    - (a) Trust Deed / Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
  - ii) For Companies :
    - (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
  - iii) For Partnership Firms : Copy of the Partnership Deed
18. The right to accept or reject any application in whole or in part lies with the Trustees.
19. **NRI - PAYMENT PROCEDURE**

Payment by NRIs and person of Indian origin residing abroad may be made by way of Indian Rupee Draft purchased abroad or by way of cheque drawn on Non-Resident (External) (NRE) Non-Resident Ordinary (NRO) Accounts. Payments can be also be made by means of Rupee Draft purchased out of NRE/NRO / FCNR accounts.
20. **Real Time Gross Settlement (RTGS) & National Electronic Funds Transfer (NEFT)**

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' & 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. [www.rbi.org.in](http://www.rbi.org.in) or contact any of our Investor Service Centres.

# Instructions for filling an application form

However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/NEFT' updated on RBI website [www.rbi.org.in](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via RTGS/NEFT System will be discontinued by Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.

For more details on NEFT or for frequently asked questions (FAQs) on RTGS/NEFT, Unit holders are advised to visit the RBI website [www.rbi.org.in](http://www.rbi.org.in)

Electronic Clearing Service (ECS)\*

Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unitholders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units. Therefore, the Investors will receive their redemption / dividend proceeds (if any) directly into their bank accounts in the following order:

- (i) In case the bank account of an investor is covered under RTGS/ NEFT system offered by the RBI then the payment of redemption / dividend proceeds (if any) shall be effected via RTGS/NEFT mechanism only.
- (ii) The facility for payment of dividend proceeds, if any via ECS\* shall be effected only in case the bank account of an investor is not covered under the RTGS/ NEFT system.

\* available only in respect of dividend payments.

Each of the above facilities aims to provide direct credit of the redemption proceeds and dividend payouts (if any) into the bank account of the Unit holder and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Each of the said facility as a mode of payment, is faster, safer and reliable. In case the bank account as communicated by the Unit holder is with any of the banks participating in the RTGS/NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders provided unitholders have furnished all requisite information to the AMC to receive such credits.

Canara Robeco Asset Management Company Limited / Canara Robeco Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the credit via RTGS/NEFT/ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form.

Canara Robeco Asset Management Company Limited / Canara Robeco Mutual Fund shall not be liable for delayed receipt / non receipt of redemption /dividend amount for reason of incomplete /inaccurate information provided by the unit holders

However, if the Unit holders are not keen on availing of any of the said facilities and prefer receiving cheques / demand drafts, Unit holders may indicate their intention in the Application Form in the space provided specifically. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the AMC reserves the right to issue a cheque / demand draft.

21. **Restriction on acceptance of Third Party Payments** : No application for subscription of units accompanied by Third Party Payments shall be accepted in the normal course . Please contact the nearest branch office for details & assistance
22. **For Investments "On behalf of Minor"**: Where the investment is on behalf of minor by the guardian, please note the following important points.
  - The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
  - Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - Details like minor's date of birth, Guardian's relation with Minor, Guardian

name, PAN, KYC are mandatory, along with supporting documents.

- Photo copy of the document evidencing the date of birth of minor like "i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof" should be attached with the application form.
  - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
  - If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
23. **DEMATERIALIZATION** : The Unit holders would have an option to hold the Units in dematerialized form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP . Applicants must ensure that the sequence of names as mentioned in the application form matches to that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the application form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. In case the demat details mentioned in the application are incomplete/incorrect, do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

#### 24. TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is vital, has allowed AMC's vide its circular No. Cir/IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges, Canara Robeco Asset Management Company Limited ("AMC") / Canara Robeco Mutual Fund ("Mutual Fund") shall deduct a Transaction Charge of ₹ 150 (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) in Mutual Funds from your subscription amount and pay the same to your distributor. Units will be issued against the balance amount invested after deduction of Transaction Charge payable to the distributor.

Please note that Transaction Charges shall not be deducted in the following cases:

- Where the subscription amount is less than ₹ 10,000/-;
- For transactions other than purchases/ subscriptions relating to new inflows eg. In case of switch/STP etc.

**No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor/agent).**

#### 25. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto ₹ 50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement issued by CVL is made available. Canara Robeco Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

#### Note :

- a) Multiple nominations are permitted i.e. more than one person can be nominated under the same folio.
- b) Each application has to be accompanied by a separate cheque / RTGS letter . A single application with multiple cheques and multiple applications with a single cheque will not be accepted.



# MICRO SIP/SIP with Auto Debit Facility: Terms & Conditions

## SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

**ECS Centres :** Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardwan, Baroda, Belgaum, Bhopal, Bhubaneswar, Bhilwara, Calicut, Chennai, Chandigarh, Cochin, Coimbatore, Delhi, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jalandhar, Jaipur, Jamshedpur, Jammu, Jamnagar, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mangalore, Madurai, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Rajkot, Raipur, Ranchi, Salem, Sholapur, Surat, Siliguri, Shimla, Tirupati, Trichy, Thirupur, Trichur, Trivandrum, Udupi, Udaipur, Varanasi, Vijaywada, Vizag, Bijapur, Bikaner, Cuttack, Davangere, Gulbarga, Mandya, Raichur, Shimoga.

### 1. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.canararobeco.com](http://www.canararobeco.com). Existing KYC compliant investors can continue the practice of providing copy of KYC Acknowledgement Letter of. Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

- Auto Debit facility is offered to the Investors having bank accounts in select cities mentioned above. The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of Canara Robeco Mutual Fund without assigning any reason or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
- New Investors who wish to enroll for SIP through Auto Debit should fill the SIP Auto Debit Form in addition to the SIP Application Form provided with the Key Information Memorandum.
- Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least Fifteen Days before the first transaction date.
- The Investor agree to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).

- Investors should compulsorily give a cheque for the first transaction. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The cheque should be drawn in favour of Canara Robeco Mutual Fund and Crossed "A/c payee only". All cheques accompanying the SIP enrolment form should contain the SIP enrolment number on its reverse.
- Minimum investment for Monthly SIP is ₹ 1,000/- and for quarterly SIP is ₹ 2,000/-.
- SIP auto debit facility is available only on specific dates. Post dated SIP cheques should be dated either the 01st or 5th or 15th or 20th or 25th of every month/quarter.
- For Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), kindly provide the SWP/STP amount you would like to redeem / Transfer, the frequency and date. The dates should be either the 1st or 5th or 15th or 20th 25th of every month/quarter. (SWP/STP plans not applicable for Micro SIP investments).
- Investor will not hold Canara Robeco Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- Canara Robeco Asset Management Co. Ltd. (CRAMC), Canara Robeco Mutual Fund, Registrars, and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Please refer the Key Information Memorandum and detailed Schemes Information Document (SID) for applicable NAV, risk factors, load and other information on respective Scheme/Plan before investing.
- New Investors need to submit an application form and cheque (for the first instalment) in addition to the Auto Debit Form. Existing investors are required to submit the Transaction Form indicating the existing folio number and SIP details along with a cheque (for the first instalment) in addition to this form.
- Investor can choose to discontinue this facility by giving 15 days written notice to our Branch Offices of CRAMC.
- Canara Robeco Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements.

## Canara Robeco Asset Management Company Ltd.

**Branch Offices:** **AHMEDABAD:** Unit No 104, Onyx Building, Near Raj Hans Society, IDBI Bank Cross Road, Off. C.G. Road, Ahmedabad 380006. E-mail: [pramit.shah@canararobeco.com](mailto:pramit.shah@canararobeco.com). Tel:(079) 30482638, **BANGALORE:** 4&5 Ground Floor, Business Point, Next to Brigade Towers, 137, Brigade Road, Bangalore - 560025 Email: [crmf.bangalore@canararobeco.com](mailto:crmf.bangalore@canararobeco.com). Tel.: (080) 39871400/01 Fax: (080) 30901092. **CHANDIGARH:** SCO 333-334, 1st Floor, Sector 35 B, Chandigarh 160 022. Email: [crmf.chandigarh@canararobeco.com](mailto:crmf.chandigarh@canararobeco.com). Tel: (0172) 2648007 Fax: (0172) 2600531 **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai 600 002. Email: [crmf.chennai@canararobeco.com](mailto:crmf.chennai@canararobeco.com). Tel.: (044) 28492596-98 Fax: (044) 28497023 **DELHI:** 306, Kanchen Junga Building., 18, Barakamba Road, New Delhi 110 001. Email: [crmf.delhi@canararobeco.com](mailto:crmf.delhi@canararobeco.com). Tel.: (011) 23326417, Fax (011) 23354780 **GOA:** Kamat Chambers, Ground Floor, Shop No.: 3, Opp. Hotel Neptune. Panjim Goa : 403001. Email: [crmf.goa@canararobeco.com](mailto:crmf.goa@canararobeco.com). Tel.: (0832) 2422415, 6450631 **HYDERABAD:** Flat No. 201/202, 11nd Floor, Sanatana Eternal, Door No.3-6-108/1, Road No. 19, Himayat Nagar, Hyderabad 500029. Email: [crmf.hyderabad@canararobeco.com](mailto:crmf.hyderabad@canararobeco.com). Tel.: (040) 23261481/1482 Fax: (040) 23261480 **INDORE:** 107, 1st Floor, Banshi Trade Centre, Palasia, Indore - 452001 . Tel.: (0731) 6451222 **KOCHI:** Door No. XI/6030, 1st Floor, Al-Falah Plaza, Opp. Oriental Bank of Commerce, Broadway North End, Kochi 682 031. Email: [crmf.kochi@canararobeco.com](mailto:crmf.kochi@canararobeco.com). Tel.: (0484) 2364846/36 Fax: (0484) 2364836 **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata 700 071. Email: [crmf.kolkata@canararobeco.com](mailto:crmf.kolkata@canararobeco.com). Tel: (033) 30584716-19 Fax: (033) 30584720 **MANGALORE:** 1st Floor Essel Towers, Bunts Hostel Circle Mangalore 575 003. Email: [crmf.mangalore@canararobeco.com](mailto:crmf.mangalore@canararobeco.com). Tel: (0824) 2448804 Telefax: (0824) 2445565 **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001. Email: [crmf.mumbai@canararobeco.com](mailto:crmf.mumbai@canararobeco.com). Tel.: (022) 66585000-18, 66585085 Fax: (022) 66585012/13 **PUNE:** Deccan Mall, Office 1&2, 2nd Floor, Deccan Gymkhana, Pune 411 004. Email: [crmf.pune@canararobeco.com](mailto:crmf.pune@canararobeco.com). Tel.: (020) 30923820 Fax: (020) 25661454 **SURAT:** Unit Nos .HG1/2, Megharatna Complex, Near State Bank of India, Athugar Street, Nanpura, Surat 395 001. Email : [crmf.surat@canararobeco.com](mailto:crmf.surat@canararobeco.com) . Tel.: (0261) 6554243, 6641345

**Statutory Details :** Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under Indian Trust Act, 1882. **Sponsors :** Canara Bank, Head Office, 112 J. C. Road, Bangalore; Robeco Groep N.V., Coolsingel 120, 3011 Rotterdam, Netherlands. Investment Manager : Canara Robeco Asset Management Co. Ltd. (CR AMC) **Risk Factors :** **Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the Schemes may go up or down depending on the factors and forces affecting the Capital markets and Money markets.** Past performance of the Sponsors/AMC/Mutual Fund do not guarantee future performance of the Schemes. **Canara Robeco Schemes are only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects or returns.** The Sponsors of the Fund are not responsible or liable for any loss or shortfall resulting from the operations of the Schemes of CRMF, beyond the initial contribution of a sum of ₹ 10 lac towards the setting up of CRMF. Investors should read the Offer Document / Scheme Information Document for Scheme specific risk factors and other details before investing.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**