

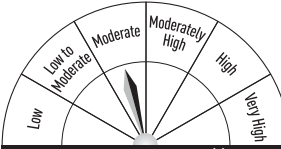

# Key Information Memorandum

## and Application Form - Direct Plan

### Canara Robeco Income Fund

(Medium To Long Duration Fund - An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years – 7 years. (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years). A relatively high interest rate risk and moderate credit risk.)

**Scheme Code: CANA/O/D/MLD/02/05/0006.**

| <p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income / Capital appreciation over Medium to Long term.</li> <li>Investment in debt &amp; money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years).</li> </ul> |  <p><b>SCHEME RISKOMETER**</b><br/>Investors understand that their principal will be at Moderate Risk</p> |  <p><b>BENCHMARK RISKOMETER</b><br/>Investors understand that their principal will be at Moderately High Risk</p> <p><b>CRISIL Medium to Long Duration Debt B-III Index</b></p> | <p><b>POTENTIAL RISK CLASS (PRC) MATRIX</b><br/>Relatively High Interest Rate Risk and Moderate Credit Risk</p> <table border="1"> <thead> <tr> <th rowspan="2">Credit Risk</th> <th colspan="3">Potential Risk Class</th> </tr> <tr> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td>B-III</td> <td></td> </tr> </tbody> </table> | Credit Risk | Potential Risk Class |  |  | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |  | B-III |  |
|---|--|---|---|-------------|----------------------|--|--|--------------------------|--------------------|---------------------------|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--|-------|--|
| Credit Risk   | Potential Risk Class   |   |   |             |                      |  |  |                          |                    |                           |                          |  |  |  |                     |  |  |  |                             |  |       |  |
|   | Relatively Low (Class A)   | Moderate (Class B)  | Relatively High (Class C)   |             |                      |  |  |                          |                    |                           |                          |  |  |  |                     |  |  |  |                             |  |       |  |
| Relatively Low (Class I)  |  |   |   |             |                      |  |  |                          |                    |                           |                          |  |  |  |                     |  |  |  |                             |  |       |  |
| Moderate (Class II)   |  |   |   |             |                      |  |  |                          |                    |                           |                          |  |  |  |                     |  |  |  |                             |  |       |  |
| Relatively High (Class III)   |  | B-III   |   |             |                      |  |  |                          |                    |                           |                          |  |  |  |                     |  |  |  |                             |  |       |  |

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Canara Robeco Mutual Fund

Investment Manager: Canara Robeco Asset Management Co. Ltd.

CIN No: U65990MH1993PLC071003

Construction House, 4th Floor, 5, Walchand Hirachand Marg,

Ballard Estate, Mumbai 400 001.

Tel.: 6658 5000 | Fax: 6658 5012/13.

www.canararobeco.com

Toll Free No.: 1800 209 2726

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.

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 30th October 2023.



## SCHEME SPECIFIC RISK FACTORS

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

### Risks associated with investments in Fixed Income Securities

**Price-Risk or Interest - Rate Risk:** Fixed income securities such as government bonds, corporate bonds debentures, and money market instruments and derivatives run price - risk or interest - rate risk. Generally, when interest rates 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 depends upon the coupon and maturity of the security is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. It also depends upon the yield level at which the security is being traded.

**Re-investment Risk:** Investments in fixed income securities may carry re - investment risk as interest rates prevailing on the interest or coupon payment or maturity due dates may differ from the original coupon of the bond. Consequently, The proceeds may get invested at a lower rate.

**Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

**Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

**Basis Risk:** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

**Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

**Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio

**Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payments or in paying back the principal amount on maturity. Even when there is no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

**Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

**Liquidity Risk:** This refers to the ease with which a security can be sold at or near to its valuation or yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.

**Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Different types of securities in which the scheme would invest as given in the Scheme Information 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.

### Risk Associate with Securitized Debt:

**Securitized Debt:** The Scheme in accordance with the asset allocation 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. The fund intends to invest only in securitized instruments rated at least AA (SO) or its equivalent by a recognized credit rating agency. The securitized debt assets and the underlying asset classes like Housing Loans, Auto Loans and Corporate loans have the following risk factors:

#### A. 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, then 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 for securitised 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.

**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.

#### B. 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, then 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 securitised 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.

#### C. 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 securitised 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.

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan/receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate.

The rating agencies define margins, over collateralization and guarantees to bring risk in line with similar AAA rated securities. The factors typically analyzed for any pool are as follows:

- Assets securitized and Size of the loan: This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.

- b) Diversification: Diversification across geographical boundaries and ticket sizes might result in lower delinquency.
- c) Loan to Value Ratio: Indicates how much % value of the asset is financed by borrower's own equity. The lower this value the better it is. This suggests that where the borrowers own contribution of the asset cost is high; the chances of default are lower.
- d) Average seasoning of the pool: This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

**The other main risks pertaining to Securitised debt are as follows:**

1. **Prepayment Risk:** This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABSs. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.
2. **Reinvestment Risk:** Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.
3. **Risks associated with Short Selling:** Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties being imposed by the exchanges and clearing house.

**Risk associated with investing in Derivatives**

As and when 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. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Scheme's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Scheme may be more volatile than if the Scheme had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Scheme's portfolio. A relatively small price movement in a derivative contract may result in substantial losses to the investor.

Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful; resulting in losses to the Scheme and the cost of such strategies may reduce the Scheme's returns and increase the Scheme's potential for loss.

The Scheme may use derivatives to hedge market and currency risk, and for the purposes of efficient portfolio management. The use of derivatives may expose the Scheme to a higher degree of risk. In particular, derivative contracts can be highly volatile, and the amount of initial margin is generally small relative to the size of the contract so that transactions are geared.

The price at which credit default swaps trades may differ from the price of the credit default swaps' referenced security. In adverse market conditions, the basis (difference between the spread bonds and the spread of credit default swaps) can be significantly more volatile than the credit default swaps' referenced securities.

**Trading in derivatives has the following risks:**

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

**d) Particular Risks of Exchange Traded Derivative Transactions**

The securities exchange on which the shares of the Scheme may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Scheme to losses and delays in its ability to redeem shares of the Scheme.

**e) Dividends/IDCW**

The Scheme may distribute not only investment income, but also realised capital gains or capital. Where capital is distributed, this will result in a corresponding reduction in the value of shares of the Scheme, and a reduction in the potential for long-term capital growth.

**f) Warrants**

The Scheme may invest in warrants, the values of these warrants are likely to fluctuate more than the prices of the underlying securities because of the greater volatility of warrant prices.

**g) Futures and Options**

The Scheme may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management.

Transactions in futures and options carry a high degree of risk. A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.

**h) Listing**

In case the shares of the Scheme are listed, the exchanges on which those shares are listed will have no responsibility for the contents of any prospectus issued by the Scheme or will make no representations as to its accuracy or completeness and expressly disclaim any liability whatsoever for any kind of loss arising from or in reliance upon any part of any such prospectus.

**i) Stock Market Fluctuations**

Investors may note that the value of their investment may fall as well as rise and they may get back less than they originally invested. The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions

**Risk associated with Securities Lending:**

It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as the diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business set back and become unable to honour its commitments. This, along with a simultaneous fall in the value of collateral would render potential loss to the Scheme. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent out securities until they are returned.

Securities lending may involve the risk of default on the part of the borrower. However, this is unlikely to happen if the stock lending is carried out for stocks which are in dematerialised form and through an authorised stock lending Scheme, subject to appropriate Regulations.

The Investment Manager perceives such situations to be exceptional in nature. Although the Stock Market in India is still developing, considering the good demand for listed/ quoted Equity Shares of reputed companies, the Scheme may choose to meet repurchase needs through temporary borrowings, within the permissible limits.

**Risk associated with investment in Money Market Instruments:**

Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's inability to meet interest and principal payments.

- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, the general level of market liquidity and market perception of creditworthiness of the issuer of such instruments.
- The NAV of the Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.



## Other Risks:

Zero coupon or Deep Discount Bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specific date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face value. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market rates of zero coupon securities are generally more volatile than the market price of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and creditworthiness.

In the event of substantial investment by the Sponsor/s, or its associates in the Scheme, any redemption by these entities may have an impact on the performance of the Scheme.

Canara Robeco Mutual Fund will not be responsible for any loss of tax benefits in the event of winding up of the Scheme(s) or for any amendments in the tax laws that may affect the tax benefits available under the Scheme. The tax benefits are based on the present laws and rules in force.

## Risks associated with investing in foreign securities/overseas investments/offshore securities:

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.
- Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time.
- Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative.

## Risks associated with Short Selling

Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e. sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties being imposed by the exchanges and clearing house

## Risk Factors Associated with Investments in REITs and InvITs:

- **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

## Risk factors associated with Creation of Segregated Portfolio

Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security comprising of segregated portfolio may not realise any value. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.

## Risk Control Mechanism:

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.

## Debt Securities

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.

Equity and Equity Related Instruments: 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 in-depth 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.

## Securitized Debt

As a risk control measure, the Scheme shall make investment in such Securitized Debts which have a minimum rating of P1+ and/or such other equivalent rating for short term papers or AAA and/or such other equivalent rating for long term papers which suits the risk profile of the Scheme.

The ratings AAA or its equivalent, P1+ or its equivalent assigned to instruments reflects highest degree of safety with regard to timely payment of financial obligations and the + sign reflects comparatively better standing within the category. Investments in these instruments with the highest ratings suit the risk profile of the Scheme relating to Debt and Money Market Instruments, the same being "Low to Medium". The investment shall be in those securitized debt instruments which mature on or before the maturity date of the Scheme and the Scheme shall not invest in any Pool of Assets.

Policy relating to Originator(s) – The Scheme shall invest in those Securitized Debt, whose Originator is a Corporate Entity, being a Bank or an NBFC. The Scheme shall invest in the instruments subject to necessary investment limits mentioned under SEBI regulations. Risk may be mitigated by seeking additional credit support (credit enhancement) in order that the instrument(s) may receive the desired level of credit rating. Further, prior to investing in Securitized Debt, it would be ensured that the minimum retention period of the debt and minimum retention percentage by the Originator prior to securitization shall be as prescribed by the RBI guidelines. Any investment in Securitized Debt has to go through an independent credit appraisal process and no special consideration shall be given to whether the Originator has invested in any Scheme(s) of Canara Robeco Mutual Fund.

Level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments – The Scheme shall not be investing in any pool of assets. Investment in securitized asset shall only be single loan securitized debt instruments backed by originator as referred above.

Resources and mechanism of individual risk assessment for monitoring investment in securitized debt – Dedicated credit analyst prepares a credit note analyzing the proposal including detailed risk assessment of the underlying. The credit note is recommended by the Head of Fixed Income and is approved by the Investment committee. The dedicated credit analyst shall be responsible for timely analyzing the risk and monitoring the performance of such investments made on an ongoing basis and shall report to the investment committee the outstanding position, every quarter.

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.

## Risks associated with investing in Tri Party Repo through CCIL (TREPS):

All the market repo and Tri-party repo, are settled through Clearing Corporation of India Limited (CCIL). CCIL acts as a Central Counterparty (CCP) to all trades received for settlement. Risk of exposure in the TREPS, Repos & Reverse Repos in Government Securities/Treasury Bills emanates mainly on two counts – Risk of failure by a lender to make funds available or by a borrower to provide adequate collateral security to accept the fund at the first leg of borrowing and lending under Tri-party Repo transaction or Repo transactions in Government Securities / treasury Bills. Risk of default by a borrower in repayment.

## Backstop Facility in form of Investment in Corporate Debt Market Development Fund (CDMDF):

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ("AIF") in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented CRMF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on 'Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund', the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as listed in sub-section "C. How will the Scheme allocate its assets?" and sub-section "D. Where will the Scheme Invest" in Section "Section II- Information about the scheme" in SID.

AMFI vide Best Practice Circular dated October 12, 2022 has provided the following liquidity management tools. The said tools have been incorporated in the Liquidity Risk Management Policy which has been approved by the Investment Committee & Executive Risk Management Committee of the AMC, the Board of Directors AMC and Board of the Trustees of Mutual Fund.

| Liquidity Management Tool                              | Brief Description  |
|--|--|
| Potential Risk Matrix Circular & Risk-o-meter Circular | The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.  |
| LRM Circular   | Defines Liquidity Risk arising from the liability side and covers all potential liquidity risk scenarios upto 99% confidence interval. Has remedial measures both for managing this risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome. |
| Stress Testing Circular                                | Addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.  |
| RMC Circular   | The RMC circular brings in ALM requirement which addresses potential Liquidity requirement over a 90-day period and required relevant asset side liquidity to be maintained.   |
| Swing Pricing Circular                                 | In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.   |

### Requirement of Minimum Investor in the Scheme

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Schemes does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall be complied within each subsequent calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

### Who can invest?

(This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.)

- Adult Individual(s) and also minor(s) through their parent/legal guardian. (Application of minors jointly with adults not allowed). Investment in units of CRMF in the name of minor through parent/legal guardian will be subject to Para 17.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023. Kindly refer SAI for the detailed process.
- 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.
- Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws.
- 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
- Qualified Foreign Investor (QFI) as per SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 as and when applicable.
- FPI dated August 9, 2011 as and when applicable
- Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations. (No fees shall be charged on such investments).
- NRIs and PIOs
- Any other category of investors that may be permitted by the Trustees in conformity with SEBI (MF) Regulations.

### Notes:

- Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad /Overseas Citizens of India (OCI) / Foreign Institutional Investors (FIIs)/ Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.

- In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised should be submitted. In case of applications made by NonIndividual investors, the authorized signatories / officials of NonIndividual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.
- Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustees / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustees reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.
- Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
- The Trustees reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.
- No request for withdrawal of application will be allowed cut-off time on any business day on an ongoing basis.
- Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustees. The Trustees may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustees for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.

### Process for Investments made in the name of a Minor through Parent/ Guardian:

- Investments (including via on-going SIP registrations) in the name of minors shall be permitted only from bank account of the minor/parent or the legal guardian of the minor or from a bank account held by the minor along with the parent or legal guardian as joint holder(s).  
It is reiterated that the redemption/Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of such Minor folio(s) continue to be paid/transferred to the "Verified Bank Account of the Minor" (i.e., bank account of the minor or minor with parent/legal guardian(s) only). Therefore, investors must ensure to update the folios with appropriate bank account details of the minor as the 'Pay-out Mandate Bank' by providing necessary documents before tendering redemption requests/for receiving IDCW distributions.
- Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.
- The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.

### Who Cannot Invest

The following persons are not eligible to invest in the Scheme:

- Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.
- NRIs and foreign nationals residing in Non-Compliant Countries and Territories (NCCTs) PIOs who are residents of jurisdictions under increased monitoring or high-risk jurisdictions as determined by the Financial Action Task Force (FATF), from time to time.
- Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority, or as stated in the exception in point no. 4 hereunder.
- NRIs and PIOs who are residents of the United States of America/defined as United States Persons under applicable laws/ statutes and the residents of Canada and USA.
- Such other persons as may be specified by AMC from time to time.

### Income Distribution cum Capital Withdrawal Policy

The Scheme may distribute, surplus if any, by way of IDCW, as may be decided by the Trustees from time to time. As per the provisions of Para 11.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023, IDCW can be distributed out of the investor's capital (Equalization Reserve), which is part of sale price that represents realized gains. Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors as required under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and Para 11.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023.

The IDCW proceeds will mandatorily be paid directly into the Unitholder's bank account through various electronic payout modes such as Direct credit/NEFT/RTGS/IMPS/ECS/NECS etc, as directed by SEBI. Please note that physical dispatch of IDCW payment instruments shall be made by the AMC only in exceptional circumstances as specified by SEBI.

The proceeds will be paid in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).

If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the IDCW declaration may not take place. The Scheme is not assuring or guaranteeing any IDCW or returns. IDCW, if declared, shall be dispatched to the unitholders the IDCW payments within 7 working days from the record date. The IDCW declared out of the Distributable Surplus of the Scheme will be paid net of tax deducted at source (TDS), to those unit holders whose names appear in the register of unit holders.

Pursuant to payment of dividend/IDCW, the NAV of the Income Distribution cum capital withdrawal option of the scheme would fall to the extent of payout and statutory levy (if applicable). In the event of failure of dispatch of IDCW payments within the stipulated time period in terms of Regulation 53(a) of MF Regulations, it is clarified that the interest for the delayed payment of IDCW shall be calculated from the record date.

Those unit holders who have opted for Reinvestment of Income Distribution cum Capital Withdrawal option, the IDCW due will be reinvested net of TDS, as applicable, by allotting Units for the IDCW amount at the prevailing ex-dividend/IDCW NAV per Unit on the Record Date.

### Dividend Distribution/ Income Distribution cum Capital Withdrawal Procedure

In accordance with Chapter 11 of SEBI Master circular for Mutual funds dated May 19, 2023, as amended from time to time, the procedure for IDCW/ Dividend Distribution would be as under:

- Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.
- Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
- Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.
- The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend/IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
- The NAV will be adjusted to the extent of dividend distribution/ IDCW and statutory levy, if any, at the close of business hours on record date.
- Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.
- The requirement of giving notice shall not be compulsory for scheme/plan/option having frequency of dividend distribution/IDCW from daily upto monthly dividend.

### Threshold Limit for 'Payout of Income Distribution cum capital withdrawal option'

If the IDCW amount payable to the unit holders under the 'Payout of Income Distribution cum capital withdrawal option' under a folio is less than or equal to Rs. 250/- and where complete bank account details are not provided by the unitholders, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme(s) and an account statement will be sent to the investors at their Registered Address. The IDCW shall be re-invested at the prevailing ex-dividend/IDCW Net Asset Value per Unit on the record date. There shall be no Exit Load on the IDCW so reinvested. The dividend/IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.

### Applicable NAV

#### A. Applicable NAV for Purchases/Switch-ins

Pursuant to Para 8.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for purchase application (including switch-in) received within cut-off time on a Business Day, irrespective of the amount, the closing Net Asset Value (NAV) of the day on which the funds are available for utilization.

Accordingly, the below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

#### For Purchase (including switch-in) of any amount:

In respect of valid applications received up to the cut off time of 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time, the closing NAV of the day shall be applicable.

In respect of valid applications received after the cut off time of 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either

on the same day or before the cutoff 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.

Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme 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.

### For Switch-ins of any amount:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.
- In case of 'switch' transactions from one scheme to another, the transfer of funds shall be in line with the timelines for redemption payouts.

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution cum Capital Withdrawal Plan, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

### B. Applicable NAV for redemptions including switch - outs

- In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, closing NAV of the day of receipt of application, shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.

The Trustees/AMC may alter the limits and other conditions in line with the SEBI Regulations.

### Daily Net Asset (NAV) Publication:

The NAV will be calculated and disclosed at the close of every Business Day which shall be released for publication in at least two daily newspapers and also uploaded on the website of AMFI at [www.amfindia.com](http://www.amfindia.com) and website of Canara Robeco Mutual Fund at [www.canararobeco.com](http://www.canararobeco.com) before 11.00 p.m. on every Business Day. In case of any delay in uploading the NAV on AMFI website, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. In addition, the NAV, Sale and Repurchase rates for all business days will be available at our Branch Offices.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing of the Scheme holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

### Special Products/Facilities available

#### I. Systematic Investment Plan (SIP)

Systematic Investment Plan is a simple and time honoured investment strategy aiding disciplined investing over a period of time.

The features of Systematic Investment Plan are as under:

|   |   |
|---|---|
| Any date/monthly SIP  | Rs. 1,000.00 and multiple of Re. 1.00 thereafter.   |
| Quarterly SIP Minimum amount per SIP instalment                       | Rs. 2,000.00 and multiple of Re. 1.00 thereafter.   |
| No. of SIP Installments (applicable for both Monthly & Quarterly SIP) | Six installments<br>No Limit  |
| a) Minimum  |   |
| b) Maximum  |   |
| Periodicity   | Any date SIP/ Monthly/Quarterly   |
| The facility can be exercised on                                      | For Any Date SIP Investors can choose any date, as applicable, of their preference as SIP Debit Date between 1st to 28th of the month. In case of no date mentioned, the default date considered will be 15th. In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day.<br><br>For month and Quarterly frequency - 01st or 5th or 15th or 20th or 25th of every month /quarter (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / ECS/Auto Debit Facility will be effected on the next business day.) |
| Applicable NAV  | Kindly refer to the paragraph on "Applicable NAV" on page no. 7   |
| Notice Period   | Investors are given option to discontinue SIP by giving 15 days notice prior to the due date of the next instalment.  |



## A. Introduction of SIP Top -UP Facility

It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, allowing him/her to gradually increase the investment corpus in a hassle-free manner.

The silent features of the said facility are as follows:

- SIP Top-UP facility is applicable to an Investor who is enrolling for a new SIP.
- Minimum Top – up Amount for the said facility will be Rs. 500/- & in multiples thereof. In case the Top –Up amount is not mentioned but the upper limit is included in the application/mandate form, the default top –up amount will be Rs. 500/-.
- Frequency for the Top up facility :
  - The said facility is available only for the SIP facility having frequency of Monthly and Quarterly.
  - The investor can choose a frequency for the Top Up depending on the SIP frequency being opted. In case of a Monthly SIP, the investor can choose either a 'Half-yearly' or 'Annual' based Top-up frequency; while in case of a Quarterly SIP; the available Top-up frequency will only be 'Annual' based.
  - In case SIP Top-Up frequency is not mentioned, the default frequency will be considered as 'Annual' for both monthly and Quarterly SIP.
- The facility is available only for the investors who submit "One Time Mandate Form" i.e. NACH/ECS/Direct Debit Form mentioning the Maximum Amount. This will allow an investor to limit the total investment to a maximum amount as decided by the investor while filling up the Mandate Form.
- Once the SIP Top-Up upper limit is reached, the Top – Up will be discontinued. However, the SIP will continue at the upper limit for the remaining SIP enrolment period. For further clarification, please refer the illustrations as mentioned below.
- The initial investment under the SIP Top-UP will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility / NACH facility only.
- For further details and Forms, investors are requested to refer our website ([www.canararobeco.com](http://www.canararobeco.com)) or visit nearest sales office of AMC/Investor's Service Center of Registrar viz. KFin Technologies Limited All other terms & Conditions of the said addendum shall remain unchanged.

Illustrations:

- Illustration 1 for SIP Top-Up (when upper limit is reached):  
SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;  
Starting Monthly SIP amount : Rs. 10000  
Top Up Amount: Rs. 2000  
Top Up frequency: Half-Yearly  
Top Up limit : Rs. 16000

| From date | To date  | Monthly SIP Instalment (Rs.) | SIP Top Up Amount (Rs.) | Total Amount of SIP (Rs.) |
|-----------|----------|------------------------------|-------------------------|---------------------------|
| 1-Jan-16  | 1-Jun-16 | 10000                        | NA                      | 10000                     |
| 1-Jul-16  | 1-Dec-16 | 10000                        | 2000                    | 12000                     |
| 1-Jan-17  | 1-Jun-17 | 12000                        | 2000                    | 14000                     |
| 1-Jul-17  | 1-Dec-17 | 14000                        | 2000                    | 16000                     |
| 1-Jan-18  | 1-Dec-21 | 16000                        | -                       | 16000                     |

- Illustration 2 for SIP Top-Up (when upper limit is reached):  
SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;  
Starting Quarterly SIP amount : Rs. 10000  
Top Up Amount: Rs. 2000  
Top Up frequency: Annually  
Top Up limit : Rs. 16000

| From date | To date  | Quarterly SIP Instalment (Rs.) | SIP Top Up Amount (Rs.) | Total Amount of SIP (Rs.) |
|-----------|----------|--------------------------------|-------------------------|---------------------------|
| 1-Jan-16  | 1-Dec-16 | 10000                          | NA                      | 10000                     |
| 1-Jan-17  | 1-Dec-17 | 10000                          | 2000                    | 12000                     |
| 1-Jan-18  | 1-Dec-18 | 12000                          | 2000                    | 14000                     |
| 1-Jan-19  | 1-Dec-19 | 14000                          | 2000                    | 16000                     |
| 1-Jan-20  | 1-Dec-20 | 16000                          | -                       | 16000                     |

The Trustee / AMC reserves the right to change / modify the provisions mentioned above at a later date.

## B. Systematic Investment Plan including Micro SIP

In accordance with AMFI notification and Guidelines issued, investments in mutual fund schemes [including investments in systematic investment Plan (MICRO SIP)] by investor in a rolling 12-month period or in a financial year i.e. April to March does not exceed Rs 50,000/- (known as "Micro Investment") shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment.

This exemption of PAN requirement is only available to individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs cannot avail this exemption.

For the purpose of identifying Micro investment, the value of investments at the investor level (first holder) will be aggregated based on the unique ID number mentioned on the KYC Acknowledgement and such aggregation shall be done irrespective of the number of folios/ accounts under which the investor is investing.

Investors who wish to enroll for Micro Investment Plans (including micro SIP) are required to fill in the Micro SIP Enrolment Form available with the ISCs, distributors/ agents and also displayed on the website [www.canararobeco.com](http://www.canararobeco.com). Investors are advised to read the terms and conditions carefully before enrolment.

All terms and conditions of Systematic Investment Plans (SIPs) shall apply to Micro SIPs. The Trustee reserves the right to change/modify the terms and conditions of Micro SIPs at a later date on a prospective basis.

## C. National Automated Clearing House Facility (NACH)

Investors can enroll for investments in Systematic Investment Plan (SIP) through National Automated Clearing House (NACH) Platform. NACH is a centralized system, launched by National Payment Corporation of India (NPCI) for consolidation of multiple Electronic Clearing Service system. NACH facility can be availed only if the Investor's Bank is a participating Bank in NACH Platform and subject to Investors Bank accepting NACH Registration mandate. Registration Forms are available on [www.canararobeco.com](http://www.canararobeco.com) and at our Branch Offices. For registration under NACH, investors are required to submit registration form and requisite documents at least 31 days prior to the first SIP installment date. Existing Investors, who wish to invest in SIP through NACH will have to cancel the existing ECS/DD mandate and register under NACH. Once registered under this facility, for any modification to the mandate registered, Investors will have to cancel the existing SIP registration and re-register.

## D. Pause facility under Systematic Investment Plan (SIP)

It is a facility wherein an investor has an option to stop their SIP temporarily (at a folio level) for a specified number of installments. Instructions for 'Pause' can be given by filling up 'Canara Robeco Mutual Fund - SIP Pause Form'.

The features, terms and conditions for availing the Pause facility are as follows:

- Following SIPs shall be eligible for pause facility:
  - Online SIP's (ISIP from website and Kfinkart)
  - Offline SIPs registered through NACH, Direct Debit & Auto Debit
  - SIP frequency with Monthly frequency options only
- Any SIP registered through Channel Partners, MF Utility and Exchange platforms shall not be eligible with pause facility.
- The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.
- Pause request under SIP can be for minimum of 1 installment and for maximum of 6 installments.
- Investor can opt for Pause facility twice during the tenure of a particular SIP.
- The request for SIP Pause should be submitted at least 10 days prior to the subsequent SIP date.
- SIP pause facility would be available for SIP opted by the investors, only under Monthly frequency.

The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date.



## II. Systematic Transfer Plan (STP):

STP is a facility wherein a unit holder of a Canara Robeco Mutual Fund scheme can opt to transfer a fixed amount or capital appreciation amount at regular intervals to another scheme of Canara Robeco Mutual Fund. The amount transferred under the STP from the Transferor scheme to the Transferee scheme, shall be effected by redeeming units of Transferor scheme and subscribing to the units of the Transferee scheme. The features of Systematic Transfer Plan are as under:

The features of Systematic Transfer Plan are as under:

|  |  |
|--|--|
| Daily STP Minimum amount per STP instalment  | Rs. 1,000/- and multiple of Re. 1/- thereafter per day for a minimum of One Month.   |
| Weekly STP Minimum amount per STP instalment   | Rs. 1,000/- and multiple of Re. 1/- thereafter.  |
| Monthly STP Minimum amount per STP instalment  | Rs. 1,000/- and multiple of Re. 1/- thereafter.  |
| Quarterly STP Minimum amount per STP instalment  | Rs. 2,000/- and multiple of Re. 1/- thereafter.  |
| Minimum No. of STP Instalments:<br>For Daily Frequency<br>For Weekly Frequency<br>For both Monthly & Quarterly STP | Twenty-Five Instalments<br>Six Instalments<br>Six instalments  |
| Maximum No. of STP Instalments:<br>For Daily Frequency<br>For Weekly Frequency<br>For both Monthly & Quarterly STP | No Limit<br>No Limit<br>No Limit   |
| Periodicity  | Daily/Weekly/Monthly/Quarterly   |
| The facility can be exercised on   | <b>Daily:</b> On all Business Days. In case the chosen date falls on a Non-Business Day, then the STP will be processed on the immediate next Business Day.<br><b>Weekly:</b> Transfers will happen only on Mondays by default. In case, Monday being a non-business day, next business day will be considered for Transfer.<br><b>Monthly/Quarterly:</b> 01st or 5th or 15th or 20th or 25th of every month/quarter. (In case, the date fixed happens to be a holiday/non-business day, the cheques shall be deposited/Auto Debit/Credit Facility will be affected on the next business day.) |
| Applicable NAV   | Kindly refer to the paragraph on "Applicable NAV" on page no. 7  |
| Notice Period  | Investors are given option to discontinue STP by giving 15 days notice prior to the due date of the next instalment.   |

## III. Systematic Withdrawal Plan (SWP):

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. The AMC may close a unit holder's account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount indicated in the SWP, subject to the minimum amount specified. The SWP may be terminated on written notice from the unit holder and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account.

The features of Systematic Withdrawal Plan (SWP) are as under:

|  |  |
|--|--|
| Monthly SWP Minimum amount per SWP installment                       | Rs. 1,000/- and multiple of Re. 1/- thereafter.  |
| Quarterly SWP Minimum amount per SWP installment                     | Rs. 2,000/- and multiple of Re. 1/- thereafter.  |
| Periodicity  | Monthly/Quarterly  |
| Dates available for SWP Facility                                     | 01 <sup>st</sup> or 5 <sup>th</sup> or 15 <sup>th</sup> or 20 <sup>th</sup> or 25 <sup>th</sup> of every month/quarter (In case, the date fixed happens to be a holiday/non-business day, the cheques shall be deposited/Auto Debit Facility will be affected on the next business day.) |
| No. of SWP Instalments (applicable for both Monthly & Quarterly SWP) |  |
| a) Minimum   | Six installments   |
| b) Maximum   | No Limit   |
| Applicable NAV   | Kindly refer to the paragraph on "Applicable NAV" on page no. 7  |
| Notice Period  | Investors are given option to discontinue SWP by giving 15 days notice prior to the due date of the next installment.  |

## IV. Switching Options

Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to another scheme(s) established by the Mutual Fund, or within the Scheme from one plan / option to another plan / option (subject to completion of lock-in period, if any) which is available for investment at that time. This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) / option(s) of the Mutual Fund in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and a reinvestment of the Redemption proceeds in the other scheme / plan and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the other scheme (e.g. as to the minimum number of Units that may be redeemed or issued, Exit etc). The price at which the Units will be switched out of the Scheme will be based on the Redemption Price, and the proceeds will be invested in the other scheme / plan at the prevailing sale price for units in that scheme / plan. No load shall be imposed for switching between the Plans / Options within the Scheme. The Switch request can be made on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs. An Account Statement reflecting the new holding will be dispatched to the Unit holders within Ten Business Days of completion of Switch transaction. The AMC retains the right to charge different Loads on Switching of Units as compared to Sale / Redemption of Units as the case may be.

The AMC reserves the right to impose Loads for Switching between plans within the Scheme or Options within the respective Plans at a future date.

## V. Transactions through Stock Exchange Platform for Mutual Funds:

### A. Transactions executed through Mutual Fund Distributors through NMF-II platform of National Stock Exchange of India Ltd.

- Mutual Fund Distributor registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognized stock exchange will be eligible to use NMF-II platform of National Stock Exchange of India Ltd. ('NSE') to purchase and redeem units of schemes of the Fund directly from CRMF in physical (non-demat) mode and/or demat (electronic) mode.
- MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor's account. In the same manner, units shall be credited and debited directly from the demat account of investors.
- Non-demat transactions are also permitted through stock exchange platform.
- The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time.

### B. Transaction through BSE STAR MF platform of Bombay Stock Exchange Limited ("BSE")

- In addition to the existing modes for transactions in the units of the Regular Plan of the scheme, investors can also transact through BSE STAR MF platform of Bombay Stock Exchange Limited ("BSE"). The Salient features of the new facility are as follows:

- Transaction for this purpose shall include purchase (including registration of SIP), redemption and switch facility.
- The facility for purchase / redemption of units on BSE STAR MF will be available on all business days between 9.00 a.m. to 3.00 p.m. or such other time as may be decided from time to time.
- Official Point of Acceptance
  - All trading members of BSE who are registered with Association of Mutual Funds in India (AMFI) as Mutual Fund Advisors and empanelled with CRMF shall be eligible to offer purchase and redemption of units to the investors of the scheme and shall be treated as official point of Acceptance.
  - Clearing Members of registered Stock Exchanges and Depository participants of registered Depositories will also be considered as official point of Acceptance of CRMF. However Depository participants will be permitted to process only redemption requests of units held in demat form.
- Clearing members and depository participants shall be required to comply with conditions stipulated in Para 16.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for stock broker's viz. AMFI /NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.
- Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE / NSDL /CDSL and Canara Robeco Mutual Fund to participate in this facility.
- Cut off timing for purchase / redemption of units Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.
- CRMF will not send account statement to unitholders holding units in demat mode. The statement provided by the Depository Participant will be equivalent to account statement.
- For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the demat account of the investor.

9. For any grievances with respect to transactions in BSE StAR MF, the investors / unitholders should approach the Stock Broker or the investor grievances cell of the stock exchange.
10. This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions as may be prescribed by SEBI / BSE from time to time. The operating guidelines are available at BSE website viz., [www.bseindia.com](http://www.bseindia.com)

B. Switch facility is available under all schemes of CRMF which are transacted through BSE Star MF platform of Bombay Stock Exchange Limited ("BSE")

#### C. Transaction through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE")

In addition to the existing modes for transactions in the units of the Regular Plan of the scheme, investors can transact through Mutual Fund Service System (MFSS) platform of National Stock Exchange of India Limited (NSE). The Salient features of the facility are as follows:

1. Transaction for this purpose shall include purchase (including registration of SIP) and redemption. Switching of units will not be permitted through this platform.
2. The facility for purchase / redemption of units on MFSS will be available on all business days between 9.00 a.m. to 3.00 p.m. for Schemes other than Liquid and between 9.00 a.m. to 2.00 p.m. for Liquid Scheme, or such other time as may be decided from time to time by the Stock Exchange.
3. Official Point of Acceptance
  - I. All trading members of NSE who are registered with Association of Mutual Funds in India ("AMFI") as Mutual Fund Advisors and empanelled with Canara Robeco Mutual Fund shall be eligible to offer purchase and redemption of units to the investors of the scheme and shall be treated as official point of Acceptance.
  - II. Clearing Members of registered Stock Exchanges and Depository participants of registered Depositories will also be considered as official point of Acceptance of Canara Robeco Mutual Fund ("CRMF").
4. Clearing members and depository participants shall be required to comply with conditions stipulated in Para 16.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for stock broker's viz. AMFI / NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.
5. Investors will be required to comply with Know Your Customer ("KYC") norms as prescribed by NSE/NSDL/CDSL and Canara Robeco Mutual Fund to participate in this facility.
6. Cut off timing for purchase / redemption of units: Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.
7. CRMF will not send account statement to unit holders holding units in demat mode. The statement provided by the Depository Participant will be equivalent to account statement.
8. For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the Demat account of the investor.
9. For any grievances with respect to transactions in MFSS, the investors / unit holders should approach the Stock Broker or the investor grievances cell of the stock exchange.
10. This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions as may be prescribed by SEBI / NSE from time to time. The operating guidelines are available at NSE website viz. [www.nseindia.com](http://www.nseindia.com)

#### D. Transaction through MF utilities India Private Limited

Canara Robeco Asset Management Company Limited ("the AMC") has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction.

Accordingly, all financial and non-financial transactions pertaining to Schemes of Canara Robeco Mutual Fund can also be submitted through MFUI either electronically or physically through the authorized Points of Service ("POS") of MFUI from 9th

November, 2017. The list of POS of MFUI is published on the website of MFUI at [www.mfuidia.com](http://www.mfuidia.com) and may be updated from time to time.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [connect@mfuidia.com](mailto:connect@mfuidia.com).

#### VI. Transactions executed through Channel Distributors

Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant schemes. The Channel Distributor is required to send copy of investors' KYC proof and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC proof and other necessary documents are not furnished within the stipulated timeline, the transaction request, shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction if any, in case of NRIs) and IDCW payouts, if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable. It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests (financial / non-financial) or avail of the online transaction facilities offered by the AMC. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors/distributors through above mode.

#### VII. Online transactions through the website:

Facility of online transactions is available on the official website of Canara Robeco Mutual Fund i.e. [www.canararobeco.com](http://www.canararobeco.com). Consequent to this, the said website is declared to be an "official point of acceptance" for applications for subscriptions, redemptions, switches and other facilities. The Uniform Cut-off time as prescribed by SEBI and as mentioned in the Scheme Information Documents shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investor, any terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited (CRAMC) from time to time and any law for the time being in force.

#### VIII. Online Transactions through Kfintech:

##### a. Transactions through Kfintech MFS website

Facility of online transactions is also available on the website of KFin Technologies Limited, the Registrar and Transfer Agent for Canara Robeco Mutual Fund (CRMF) Schemes i.e. [www.kfintech.com](http://www.kfintech.com). Consequent to this, the said website is declared to be an "official point of acceptance". The Uniform Cut-off time as prescribed by SEBI and as mentioned in the Scheme Information Documents shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investor, any terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited (CRAMC) / Kfintech from time to time and any law for the time being in force.

##### b. Transactions through Electronic platform of KFin Technologies Limited

All Investors will be allowed to transact through [www.kfintech.com](http://www.kfintech.com), an electronic platform provided by KFin Technologies Limited, Registrar & Transfer Agent, in Schemes of Canara Robeco Mutual Fund ("CRMF") (except Exchange Traded Funds). The facility will also be available through mobile application of Kfintech i.e. 'KTRACK'. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents ('SIDs')/Key Information Memorandums ('KIMs') of respective schemes of CRMF will be applicable for transactions received through Kfintech's electronic platforms and the time of receipt of transaction recorded on the server of Kfintech will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s), wherever applicable. The facility is subject to operating guidelines, terms and conditions as may be prescribed by Kfintech or as may be specified by Canara Robeco Asset Management Company Ltd. from time to time. Time of receipt of transaction recorded on the server(s) of Kfintech will continue to be reckoned for electronic transactions received through CRMF website/Distributor website/applications etc. subject to credit of funds to bank account of scheme, wherever applicable. For operating guidelines, terms and conditions, registration form and further details, investors are requested to visit [www.kfintech.com](http://www.kfintech.com).

### IX. Transaction through MFCentral - A digital platform for Mutual Fund investors:

Pursuant to Para 16.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023, to comply with the requirements of RTA interoperable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTA's, KFin Technologies Limited ("Kfintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral - A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual Fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com/> and a Mobile App in future.

With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Canara Robeco Mutual Fund designates MFCentral as one of its Official point of acceptance (DISC - Designated investor Service Centre) w.e.f. 23rd September 2021.

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the Designated Investor Service Centres or collection centres of Kfintech or CAMS.

### X. Transactions through KBOLT GO Mobile Application:

Investors are requested to note that Canara Robeco Mutual Fund ("CRMF")/Canara Robeco Asset Management Company Ltd ("CRAMC") has decided to adopt facility of online transactions through "KBOLT GO Mobile Application", an electronic platform provided by KFin Technologies Limited ("Kfintech"). The above facility will be available for all schemes of the Canara Robeco Mutual Fund with effect from April 07, 2022.

The KBOLT GO Mobile Application will be considered as Official Points of Acceptance of Transactions ("OPAT") of CRAMC. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents ("SIDs")/Key Information Memorandums ("KIMs") of the respective schemes of the CRMF will be applicable for transactions undertaken through the KBOLT GO Mobile Application and the time of receipt of transaction recorded on the server of Kfintech will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable. The facility to transact in schemes of the Canara Robeco Mutual Fund through KBOLT GO Mobile App is available subject to the terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited from time to time and any law for the time being in force.

### XI. Transactions through Canara Robeco MF Investor App ("CRMF Investor Mobile Application"):

Unit holders are requested to note that Canara Robeco Mutual Fund ("CRMF") has decided to launch the facility of online transactions through "Canara Robeco MF Investor App" (hereinafter referred to as the "CRMF Investor Mobile Application"), an electronic platform provided by Canara Robeco Asset Management Company Ltd (CRAMC). The above facility is available for all schemes of the Canara Robeco Mutual Fund with effect from 30th May, 2022.

The CRMF Investor Mobile Application will be considered as Official Points of Acceptance of Transactions ("OPAT") of the CRAMC. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Document ("SID")/Key Information Memorandum ("KIM") of the respective schemes of the CRMF will be applicable for transactions undertaken through the CRMF Investor Mobile Application and the time of receipt of transaction recorded on the server of CRMF will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.

Investors/Unit holders can download the CRMF Investor Mobile Application on both, Google Play Store and App Store - Apple. The facility to transact in schemes of the Canara Robeco Mutual Fund through CRMF Investor Mobile Application is available subject to the terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited (CRAMC) from time to time and any law for the time being in force.

The Scheme Information Document ("SID"), Key Information Memorandum ("KIM") of schemes and Statement of Additional Information ("SAI") of Canara Robeco Mutual Fund stands amended suitable to reflect the change as stated above.

### XII. One Time Bank Mandate (OTBM) Facility:

OneTime Bank Mandate (OTBM) facility enables the investors to register a one-time bank mandate(s). Through this facility, Investors can authorize Canara Robeco Mutual Fund to honour any nature of investment instructions i.e., be it lumpsum, additional investment or periodic investments via Systematic Investment Plans etc. To avail this facility, Investors may furnish the required details by duly filling the "One Time Bank Mandate Form". It may be noted that for all subsequent purchase instructions, the investor is required to specifically mention to debit the investment amount from the Designated Bank which has been mentioned in the OTBM. Investors are requested to ensure that the amount specified in the Additional Purchase Application/SIP application is lower than or equal to the maximum amount limit specified in the OTBM form. It may also be noted that the said facility is available for all investor categories w.e.f. 18th July 2023. This facility can be availed by existing investors having a valid and KYC complied folio with CRMF. The investors can register OTBM facility with multiple banks within the same Folio. All other rules related to NAV applicability based on realization of application amount shall remain in force. It shall also be noted that the Maximum applicable OTBM amount shall be in accordance with the arrangement with the investor's bank.

### XIII. Transfer of Income Distribution cum Capital Withdrawal Plan:

An investor applying for this facility can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) to any open ended scheme of Canara Robeco Mutual Fund.

The IDCW amount eligible for this Facility would be subject to minimum investment requirement, as applicable from time to time, of the scheme to which IDCW is being transferred.

The Investor can choose to avail of this facility at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail this Facility. Further, investor shall also have an option to apply for this facility by submitting a written request, at any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme.

### Annual Scheme Recurring Expenses

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

The AMC has estimated that the following percentage of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund [www.canararobeco.com](http://www.canararobeco.com). Any expenses beyond the prescribed limit shall be charged / borne in accordance with the Regulations prevailing from time to time

| Expense Head   | Regular Plan*         |
|--|-----------------------|
|  | % of daily Net Assets |
| Investment Management & Advisory Fee   | Upto 2.00%**          |
| Trustee Fee  |                       |
| Audit fees   |                       |
| Custodian fees   |                       |
| RTA Fees   |                       |
| Marketing & Selling expenses including agent commission  |                       |
| Cost related to investor communications  |                       |
| Cost of fund transfer from location to location  |                       |
| Cost of providing account statements and IDCW/redemption cheques and warrants                                  |                       |
| Costs of statutory Advertisements  |                       |
| Cost towards investor education & awareness (at least 0.02% p.a.)  |                       |
| Brokerage & transaction cost over and above 0.12% and 0.05% for cash and derivative market trades respectively |                       |
| Goods and Service Tax on expenses other than investment and advisory fees                                      |                       |
| Goods and Service Tax on brokerage and transaction cost  |                       |
| <b>^ Other Expenses</b>  |                       |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6)  | Upto 2.00%#           |
| Additional expenses under Regulation 52 (6A) (c)   | Upto 0.05%            |
| Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)                   | Upto 0.30%            |

\*Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid/charged under Direct Plan.

\*\* Excluding GST.

^Any other expenses which are directly attributable to the Schemes, may be charged within the overall limits as specified in the Regulations, except those expenses which are specifically prohibited as per Regulations.

**Fungibility of expenses:** The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads. However, as per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023 in case of all schemes, wherein exit load is not levied/not applicable, the AMCs will not be eligible to charge the above mentioned additional expenses for such schemes.

The purpose of the above table is to assist the Investor in understanding the various costs and expenses that an Investor in the Scheme will bear directly or indirectly. The figures in the table above are estimates. The actual expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.



#As per the Regulation 52, the investment management fee and total annual scheme recurring expenses chargeable to the Scheme are as under:

- (i) On the first Rs. 500 crore of the daily net assets - 2.00%;
- (ii) On the next Rs. 250 crore of the daily net assets - 1.75%;
- (iii) On the next Rs. 1,250 crore of the daily net assets - 1.50%;
- (iv) On the next Rs. 3,000 crore of the daily net assets – 1.35%;
- (v) On the next Rs. 5,000 crore of the daily net assets – 1.25%;
- (vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5, 000 crores of daily net assets or part thereof.
- (vii) On the balance of the assets - 0.80%;

**(a) Additional Expenses under Regulation 52 (6A):**

brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;

In accordance with Para 10.1.14 of SEBI Master Circular for Mutual Funds dated May 19, 2023, any payment towards brokerage and transaction cost, over and above the said 0.12% and 0.05% for cash market transactions and derivatives transactions respectively, may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996.

- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least -

- (i) 30 per cent of gross new inflows in the scheme, or;
- (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis;

The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the respective schemes, in case the said inflow is redeemed within a period of 1 year from the date of investment. The expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.

As per Para 10.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, additional TER can be charged based on inflows only from retail investors from B 30 cities. It will be based on inflows from retail investors (inflows of amount up to Rs. 2, 00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor") from B 30 cities, keeping all other conditions of SEBI Circular(s) on charging of additional TER of 30 bps unchanged. Thus, inflows from corporates and institutions from B 30 cities henceforth will not be considered for computing the inflows from B 30 cities for the purpose of additional TER of 30 basis points.

The additional commission for B 30 cities shall be paid as trail only.

Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

**An illustration:**

Assuming, an investor has invested Rs.10, 000/- in the scheme having total expense ratio of 2.00%. The scheme generated a CAGR return of 10% over one year. Therefore, Investment Amount (Rs.) (A) = 10,000

Scheme Return (1Year) in CAGR (%) (B) = 10%

Return in One Year (Rs.) (C) = (A)\*(1+B) = 1,000

Total Expense Ratio (%) (D) = 2.00%

Impact of Total Expense Ratio (Rs.) (E=A\*D) = 200

Total Return to the investor (Rs.) (F=C-E) = 800

As mentioned in the illustration above, the schemes return to the investor is impacted by 2.00% due to the expense charged.

Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets. These estimates have been made in good faith as per the information available to the Investment Manager based on past experience but the total expenses shall not exceed the limits permitted by SEBI. Types of expenses charged shall be as per the SEBI (MF) Regulations. The purpose of the above illustration is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

**Goods and Service Tax (GST):**

GST shall be charged as follows:

- GST on investment and advisory fees shall be charged to the Scheme in addition to the maximum limit on TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.
- GST on other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit on TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.
- GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (MF) Regulations.

The Fund will update the current expense ratios on its website ([www.canararobeco.com](http://www.canararobeco.com)) at least three working days prior to the effective date of the change. Additionally, the CRAMC will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of the Mutual Fund ([www.canararobeco.com](http://www.canararobeco.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

Provided that any increase or decrease in TER in a mutual fund scheme due to change in AUM and any decrease in TER in a mutual fund scheme due to various other regulatory requirements would not require issuance of any prior notice to the investors.

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (Mutual Funds) Regulations, 1996) and Goods & Services Tax on investment and advisory fees in comparison to previous base TER charged to the Scheme/Plan shall be communicated to investors of the Scheme/Plan through notice via email or SMS and will be uploaded on the website ([www.canararobeco.com](http://www.canararobeco.com)) at least three working days prior to effecting such change.

Provided that any decrease in TER in a mutual fund scheme due to various regulatory requirements, would not require issuance of any prior notice to the investors

**NOTE: The total expense ratio of the scheme is subject to change, based on the Regulations/Circulars issued by SEBI from time to time.**

**Investor Education and Awareness initiatives:**

As per Para 10.1.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

**Dispatch of Repurchase (Redemption) Proceeds**

The redemption proceeds shall be dispatched and paid to the unitholders within 3 working days from the date of receipt of redemption application, complete/in good order in all respects.

**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)**

**KFin Technologies Limited**

Unit: Canara Robeco Mutual Fund  
Selenium, Tower B, Plot No 31 & 32, Gachibowli, Financial District,  
Nanakramguda, Serilingampally, Hyderabad - 500 032.  
Tel. No.: +91 40 33215262/5269,  
Website: [www.kfintech.com](http://www.kfintech.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.: +91 22 66585000,  
E-Mail ID: [crmf@canararobeco.com](mailto:crmf@canararobeco.com), [www.canararobeco.com](http://www.canararobeco.com)

**Unitholders' Information**

**Allotment & Accounts Statements:**

Allotments of units, upto 3 decimals/fractions, will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds.

An applicant in the scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form. The AMC shall issue a statement of accounts specifying the number of units allotted to the applicant as soon as possible but not later than five working days from the date of receipt of the application. Further, the AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

However, acceptance of application and allotment of units will be at the absolute discretion of the Trustees and the application can be rejected without assigning any reason whatsoever.

**Consolidated Account Statement (CAS):**

A Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month by e-mail/mail. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request.

SEBI vide its circular ref. no.CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in DEMAT form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding DEMAT accounts. In view of the said requirements the account statements for transactions in units of the Fund by investors on or after February 1, 2015 will be dispatched to investors in following manner:



## I. Investors who do not hold DEMAT Account

Consolidated account statement\*, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding DEMAT account, for each calendar month on or before the 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Consolidated account statement shall be sent by AMC/RTA every half yearly (September/ March), on or before the 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.

\*Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Reinvestment of Income Distribution cum Capital Withdrawal Option, Payout of Income Distribution cum Capital Withdrawal Option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.

## II. Investors who hold DEMAT Account

Consolidated account statement\*\*, based on PAN of the holders, shall be sent by Depositories to investors holding DEMAT account, for each calendar month on or before the 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before the 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and DEMAT accounts there have been no transactions during that period.

In case of DEMAT accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.

\*\*Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Reinvestment of Income Distribution cum Capital Withdrawal Option, Payout of Income Distribution cum Capital Withdrawal Option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across DEMAT accounts of the investors and holding at the end of the month.

### Following provisions shall be applicable to CAS sent through AMC/RTA and CAS sent through depositories:

- Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before fifteenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.
- The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.
- In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds/demat accounts across depository participants.
- Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
- The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/ RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.
- Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.
- The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996.

### 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 21st 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.

For ease of communication, first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.

Further, as per the provisions of Para 14.3.3.4.b of SEBI Master Circular for Mutual Funds dated May 19, 2023 CAS issued for the half-year shall also provide the following:

- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. (The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts/rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as goods and service tax (wherever applicable, as per existing rates), operating expenses, etc.).
- The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

Aforesaid Consolidated Account Statement (CAS) will issued in line with SEBI circulars issued from time to time.

### 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.

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

### Redemption:

The redemption proceeds shall be dispatched and paid to the unitholders within 3 working days from the date of receipt of redemption application, complete/in good order in all respects.

### How to Redeem:

A Transaction Slip can be used by the Unitholder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance.

### Procedure for payment of redemption:

#### 1. Resident Unitholders:

Unitholders will receive redemption proceeds directly into their bank account through various electronic payout modes such as Direct credit / NEFT / RTGS / IMPS unless they have opted to receive the proceeds through Cheque/ Demand Draft. Redemption proceeds will be paid in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) through "Account Payee" cheque / demand draft with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI, even in cases where investments are made in cash). Redemption cheques will be sent to the Unit holder's address (or, if there is more than one holder on record, the address of the first-named Unitholder). The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post / UCP to the registered address of the sole / first holder as per the records of the Registrars. For the purpose of delivery of the redemption instrument, the dispatch through the courier / Postal Department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated above.

#### 2. Non-Resident Unitholders

Payment to NRI / FII Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).

- In the case of NRIs: Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or
- Remitted abroad or at the NRI investor's option, credited to his NRE /FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account.

In the case of FIIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FII maintained in accordance with the approval granted to it by the RBI.

The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FIIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.

### Effect of Redemption:

The number of Units held by the Unit Holder in his/ her/ its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued. The normal processing time may not be applicable in situations where details like bank name, bank account no. etc. are not provided by investors/ Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/ loss in transit.

### Redemption by investors transacting through the Stock Exchange Mechanism:

Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.

### Redemption by investors who hold Units in dematerialized form:

Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participants.

### Delay in payment of redemption /repurchase proceeds:

The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 3 Business/ Working Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.

Investors shall further note that pursuant to Para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 202, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also published/provided the additional timelines for making redemption payment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website.

### Half yearly Disclosures: Portfolio/Financial Results

The Mutual Fund shall host half yearly disclosures of the Schemes' unaudited financial results in the prescribed format on its website viz. www.canararobeco.com within one month from the close of each half year i.e. on 31st March and on 30th September. AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.

**Portfolio:** The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the half year on website of Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each half year in a user-friendly and downloadable spread-sheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via e-mail half-yearly statement of Scheme portfolio in which unitholders are invested within 10 days from the close of each half-year. Further, the Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of the Scheme portfolio on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). A physical copy shall be provided to the unit holders free of cost on specific request.

### Monthly and Fortnightly Portfolio Disclosure

The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the fortnight and the month on website of Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) within 5 days and 10 days respectively from the close of each fortnight/month respectively in a user-friendly and downloadable spread-sheet format.

In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail both the fortnightly and monthly statement of Scheme portfolio in which unitholders are invested within 5 days or 10 days from the close of each fortnight/month respectively. Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). A physical copy shall be provided to the unit holders free of cost on specific request.

### Cash Investments in Mutual Funds

In order to enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, Para 16.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023 has permitted receipt of cash transactions for fresh purchases/additional purchases to the extent of Rs.50,000/- per investor, per Mutual Fund , per financial year shall be allowed subject to:

- I. Compliance with Prevention of Money Laundering Act,2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and
- II. Sufficient systems and procedures in place. However, payment towards redemptions, dividend/ IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel. The Fund/AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.

**Note: Canara Robeco Mutual Fund does not accept investments in cash at present.**

### Annual Report:

The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and link for the same will be displayed prominently on the website of the Mutual Fund (www.canararobeco.com). In case of Unit holders whose e-mail addresses are registered with the Mutual Fund, the AMC shall e-mail the annual report or an abridged summary to such unit holders. The Unit holders whose e-mail addresses are not registered with the Mutual Fund will have an option to opt-in to continue receiving physical copy of the scheme wise annual report or an abridged summary thereof. Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). Physical copies of Full annual report/abridged summary thereof shall also be available for inspection at all times at the registered office of the Canara Robeco Asset Management Company Ltd. Unit holders may request for a physical or electronic copy of the said report through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided to the unit holders free of cost.

### Riskometer:

Mutual Fund/AMCs shall disclose risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark while communicating the fortnightly, monthly, and half-yearly statement of scheme portfolio via email. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on the website of the Mutual Fund (www.canararobeco.com) and that of AMFI (www.amfiindia.com) within 10 days from the close of each month.

### Potential Risk Class (PRC) Matrix:

Pursuant to the provisions of SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

### Other Disclosures:

To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc. These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.). Investors may refer to the same.

### Mandatory Swing Pricing Framework for market dislocation:

With a view of safeguarding the interest of small investors against any large redemptions, SEBI vide its circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/631 dated September 29, 2021 introduced provisions pertaining to Swing Pricing Framework for open ended debt schemes (except overnight funds, Gilt funds and Gilt with 10-year maturity funds) with effect from **May 01, 2022**.

In view of the provisions mentioned in aforesaid circular, a mandatory full swing pricing framework, during market dislocation times (as and when declared by SEBI), is being introduced in all open ended debt schemes of Canara Robeco Mutual Fund (except overnight funds, Gilt funds and Gilt with 10-year maturity funds) as given below:

### Meaning of Swing Pricing:

Swing pricing refers to a process for adjusting a fund's Net Asset Value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity during the life of a fund, excluding ramp-up period or termination. In other words, Swing Pricing is an anti-dilution technique which helps funds manage liquidity risks internally by effectively passing on transaction costs to the unitholder/investors associated with that activity. In a liquidity-challenged environment, quoted bid/ask spreads and overall trading cost can widen and may not be representative of the executed prices that can be achieved in the market. In such circumstances, swing pricing can be a useful mechanism to contribute to protect the interests of existing investors, specifically from the dilution of their holdings; and contribute to protect the value of the investors capital.

### Applicability of Swing Pricing Framework:

The swing pricing framework will be made applicable only for scenarios related to net outflows from the debt schemes.

SEBI will determine 'market dislocation' either based on AMFI's recommendation or suo moto. Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period.

Subsequent to the announcement of market dislocation, the swing pricing framework shall be mandated only for open ended debt schemes which:

1. Have "High" or "Very High" risk on the risk-o-meter (as of the most recent period at the time of declaration of market dislocation) and
2. Potential Risk Class (PRC) cells A-III, B-II, B-III, C-I, C-II and C-III

**Minimum swing factor for open ended debt schemes:**

Following mandatory swing factor will be applied on redemption and subscription transactions in the above mentioned schemes during market dislocation period announced by SEBI.

| Credit Risk of scheme →               | Class A (CRV*≥12) | Class B (CRV>=10) | Class C (CRV<10) |
|---------------------------------------|-------------------|-------------------|------------------|
| Interest Rate Risk of scheme ↓        |                   |                   |                  |
| Class I: (MD≤1 year)                  | Nil               | Nil               | 1.50%            |
| Class II: (MD≤3 years)                | Nil               | 1.25%             | 1.75%            |
| Class III: Any Macaulay Duration (MD) | 1.00%             | 1.50%             | 2.00%            |

\*CRV: Credit Risk Value

**Applicability of Swing Pricing to Investors:**

When swing pricing mechanism is triggered and swing factor is made applicable during market dislocation, both the incoming and outgoing investors shall get NAV adjusted for swing factor. Swing pricing shall be made applicable to all unitholders at PAN level, with an exemption for redemptions up to Rs. 2 lakhs for each mutual fund scheme for market dislocation.

**Illustration on swing pricing - market dislocation as announced by SEBI:**

When swing pricing is triggered, the NAV will be adjusted as follows:

| Risk-O-meter     | PRC   | Computed NAV (Rs.) | Swing Factor Applied | Swing NAV (Rs.) |
|------------------|-------|--------------------|----------------------|-----------------|
| High / Very High | A-III | 14.0000            | 1.00%                | 13.8600         |
|                  | B-II  | 14.0000            | 1.25%                | 13.8250         |
|                  | B-III | 14.0000            | 1.50%                | 13.7900         |
|                  | C-I   | 14.0000            | 1.50%                | 13.7900         |
|                  | C-II  | 14.0000            | 1.75%                | 13.7550         |
|                  | C-III | 14.0000            | 2.00%                | 13.7200         |

**Disclosures pertaining to NAV adjusted for swing factor:**

The scheme performance shall be computed based on scheme NAV before swing adjustment i.e. the unswung NAV.

Disclosures pertaining to NAV adjusted for swing factor along with the performance impact shall be made in the SID's of respective schemes as per the format prescribed by SEBI and in scheme wise Annual Reports and Abridged summary and the same shall be disclosed on the website prominently only if swing pricing framework has been made applicable for the said mutual fund scheme.

**Stamp Duty:**

Pursuant to SEBI letter no. SEBI/IMD/DF2/OW/P/2020/11099/1 dated 29th June, 2020 and various notifications issued by Department of Revenue, Ministry of Finance, Government of India on the Finance Act, 2019, the following points shall be applicable with effect from July 1, 2020:

1. A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund Purchase transactions including, Switch-in, SIP transactions and STP-in transactions in the units of Canara Robeco Mutual Fund, Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend/IDCW reinvestment) to the unit holders would be reduced to that extent.
2. The stamp duty so collected on behalf of the investors, by KFinTech (RTA), Depositories, Clearing Corporation, Stock Exchanges (for demat transactions) as the case may be, would be remitted to the state government or any other prescribed authorities, from time to time.
3. The stamp duty deducted from the unit holders will be reflected in the statement of account issued thereafter.
4. Redemption of investments will not attract any stamp duty. Duty is imposed on the value of units excluding other charges like service charge, AMC fee, GST, etc.

**Net Asset Value:**

Direct Plan under the Scheme will have a Separate NAV. The AMC will calculate the NAV of the Scheme on Every Business day. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. In case of any delay, the reason for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs. Further the Mutual Fund/AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders/Investors by calling or visiting the nearest investor service center.

**Transaction Charges**

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 (who have opted to receive the transaction charges for this Scheme type) 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 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 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 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.
- No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor).
- Transactions carried out through the stock exchange mode.

**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/ IDCW 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, 2018 as may be amended from time to time.

#### **Investment of unclaimed redemption and dividend/ IDCW amounts of the schemes of the CRMF:**

Pursuant to Para 14.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, issued on "Treatment of unclaimed redemption and dividend/ IDCW amounts", the new plan viz. Canara Robeco Liquid Fund - Unclaimed Redemption & Dividend Plan - Direct Growth Option has been introduced with the limited purpose of deploying the unclaimed redemption and IDCW amounts of the schemes of the Canara Robeco Mutual Fund ("CRMF").

The said Plan will not be available for subscription/switch-in by investors/Unit Holders of the schemes of the CRMF. No exit load will be charged on the plan and the total expense ratio of the Plan will be capped at 50 bps. All other terms and conditions of the Scheme remain unchanged.

Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.

#### **Foreign Account Tax Compliance Act**

FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Fund are likely to be classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(i)) under the FATCA provisions. In accordance with FATCA provisions, the AMC/Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and/or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.

**Note:** For more information, kindly refer Scheme Information Document of the scheme. Notwithstanding anything contained in KIM, the provisions of SEBI (MF) Regulations, 1996 and guidelines there under shall be applicable. Further, investor may ascertain about any further changes from the Mutual Fund investor service centers/distributors or brokers.



## How this scheme is different from the existing schemes of Canara Robeco Mutual Fund:

| Canara Robeco Liquid Fund   |                                    |      | Canara Robeco Ultra Short Term Fund  |                                    |      | Canara Robeco Gilt Fund   |                                    |      |
|---|------------------------------------|------|--|------------------------------------|------|---|------------------------------------|------|
| <b>Category/Type:</b><br>Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.   |                                    |      | <b>Category/Type:</b> Ultra Short Duration Fund - An open ended ultra-short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A relatively low interest rate risk and moderate credit risk.   |                                    |      | <b>Category/Type:</b> Gilt Fund - An open-ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.  |                                    |      |
| <b>Investment Objective:</b> The scheme has been formulated with the objective of enhancement of income, while maintaining a level of high liquidity, through investment in a mix of Money Market Instruments & Debt Securities. However, there can be no assurance that the investment objective of the Scheme will be realized.   |                                    |      | <b>Investment Objective:</b> To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.  |                                    |      | <b>Investment Objective:</b> To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.   |                                    |      |
| <b>Asset Allocation</b>   |                                    |      | <b>Asset Allocation</b>  |                                    |      | <b>Asset Allocation</b>   |                                    |      |
| Instruments   | % of Investible (Indicative) Funds |      | Instruments  | % of Investible (Indicative) Funds |      | Instruments   | % of Investible (Indicative) Funds |      |
|   | Min                                | Max  |  | Min                                | Max  |   | Min                                | Max  |
| Money Market Instruments/ call money - (Risk- Low)  | 65%                                | 100% | Debt and Money Market instruments - (Risk - Low to Medium)   | 0%                                 | 100% | Govt. Securities - (Risk- Low)  | 80%                                | 100% |
| Debt (including securitized debt) - (Risk- Medium)  | 0%                                 | 35%  | Reits/Invits - (Risk-Very High)  | 0%                                 | 10%  | Money Market Instruments - (Risk - Low to Medium)   | 0%                                 | 20%  |
| <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br>Growth Option<br>Unclaimed Redemption & Dividend Plan - Direct Growth Option |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option  |                                    |      |
| <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.   |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 500 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any day/monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 500 and in multiples of ₹ 1 thereafter<br><b>STP:</b> The minimum amount for STP will be subject to the minimum investment amount as detailed in switch-in scheme.<br><b>SWP:</b> ₹ 100 and in multiples of ₹ 1 thereafter   |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. |                                    |      |
| <b>Benchmark Index:</b><br>CRISIL Liquid Debt A-I Index   |                                    |      | <b>Benchmark Index:</b><br>CRISIL Ultra Short Duration Debt B-I Index  |                                    |      | <b>Benchmark Index:</b><br>CRISIL Dynamic Gilt Index  |                                    |      |
| <b>Fund Manager*:</b><br>Mr. Kunal Jain<br>Mr. Avnish Jain  |                                    |      | <b>Fund Manager*:</b><br>Ms. Suman Prasad<br>Mr. Avnish Jain   |                                    |      | <b>Fund Manager*:</b><br>Mr. Kunal Jain<br>Mr. Avnish Jain  |                                    |      |
| <b>Entry Load:</b> Nil**<br><b>Exit Load:</b><br>If redeemed on Day 1 - Exit Load is 0.0070%<br>If redeemed on Day 2 - Exit Load is 0.0065%<br>If redeemed on Day 3 - Exit Load is 0.0060%<br>If redeemed on Day 4 - Exit Load is 0.0055%<br>If redeemed on Day 5 - Exit Load is 0.0050%<br>If redeemed on Day 6 - Exit Load is 0.0045%<br>If redeemed on or after Day 7 - Exit Load is Nil   |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b> Nil  |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b> Nil   |                                    |      |
| <b>Monthend AUM#</b> : 3,056.90 Crores<br><b>Monthly AVG AUM#</b> : 3,717.62 Crores   |                                    |      | <b>Monthend AUM#</b> : 576.21 Crores<br><b>Monthly AVG AUM#</b> : 569.87 Crores  |                                    |      | <b>Monthend AUM#</b> : 95.20 Crores<br><b>Monthly AVG AUM#</b> : 94.61 Crores   |                                    |      |
| <b>Expense Ratio as on 29th Sept., 2023<sup>^</sup></b><br>Regular Plan : 0.20% Direct Plan : 0.12%   |                                    |      | <b>Expense Ratio as on 29th Sept., 2023<sup>^</sup></b><br>Regular Plan : 0.95% Direct Plan : 0.43%  |                                    |      | <b>Expense Ratio as on 29th Sept., 2023<sup>^</sup></b><br>Regular Plan : 1.25% Direct Plan : 0.50%   |                                    |      |

#As on 29th September, 2023. <sup>^</sup>The expense ratios mentioned for the schemes includes GST on investment management fees. \*\* In terms of Para 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

| Canara Robeco Short Duration Fund  |                                    |      | Canara Robeco Income Fund   |                                    |      | Canara Robeco Corporate Bond Fund   |                                    |      |
|--|------------------------------------|------|---|------------------------------------|------|---|------------------------------------|------|
| <b>Category/Type:</b> Short Duration Fund - An open ended short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A moderate interest rate risk and moderate credit risk.  |                                    |      | <b>Category/Type:</b> Medium To Long Duration Fund - An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years – 7 years. (Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years). A relatively high interest rate risk and moderate credit risk.   |                                    |      | <b>Category/Type:</b> Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.  |                                    |      |
| <b>Investment Objective:</b> To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.  |                                    |      | <b>Investment Objective:</b> The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.  |                                    |      | <b>Investment Objective:</b> The Scheme seeks to generate income and capital appreciation through a portfolio constituted predominantly of AA+ and above rated Corporate Debt across maturities. However, there can be no assurance that the investment objective of the scheme will be realized  |                                    |      |
| <b>Asset Allocation</b>  |                                    |      | <b>Asset Allocation</b>   |                                    |      | <b>Asset Allocation</b>   |                                    |      |
| Instruments  | % of Investible (Indicative) Funds |      | Instruments   | % of Investible (Indicative) Funds |      | Instruments   | % of Investible (Indicative) Funds |      |
|  | Min                                | Max  |   | Min                                | Max  |   | Min                                | Max  |
| Debt and Money Market instruments- (Risk- Low to Medium)   | 0%                                 | 100% | Debt and Money Market instruments- (Risk- Low to Medium)  | 0%                                 | 100% | AA+ and above rated Corporate Debt of varying maturities - (Risk- Low to Medium)  | 80%                                | 100% |
| Reits/Invits- (Risk- Very High)  | 0%                                 | 10%  | Reits/Invits- (Risk- Very High)   | 0%                                 | 10%  | Other Debt (including government securities) and Money Market Instruments - (Risk- Low to Medium)   | 0%                                 | 20%  |
|  |                                    |      |   |                                    |      | Reits/Invits- (Risk- Very High)   | 0%                                 | 10%  |
| <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Quarterly Payout of Income Distribution cum Capital Withdrawal Option<br>Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Quarterly Payout of Income Distribution cum Capital Withdrawal Option<br>Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Quarterly Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Quarterly Payout of Income Distribution cum Capital Withdrawal Option  |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option  |                                    |      |
| <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.                                    |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. |                                    |      |
| <b>Benchmark Index:</b> CRISIL Short Duration Debt B-II Index  |                                    |      | <b>Benchmark Index:</b> CCRISIL Medium to Long Duration Debt B-III Index  |                                    |      | <b>Benchmark Index:</b> CRISIL Corporate Bond B-III Index   |                                    |      |
| <b>Fund Manager:</b><br>Ms. Suman Prasad<br>Mr. Avnish Jain  |                                    |      | <b>Fund Manager:</b><br>Mr. Avnish Jain<br>Mr. Kunal Jain   |                                    |      | <b>Fund Manager:</b><br>Mr. Avnish Jain<br>Ms. Suman Prasad   |                                    |      |
| <b>Entry Load:</b> Nil**<br><b>Exit Load:</b> Nil  |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b><br>1% - if redeemed/switched out within 12 months from the date of allotment  |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b><br>If redeemed/switched-out within 90 Days from the date of allotment:0.50%<br>If redeemed/switched-out after 90 Days from the date of allotment: Nil   |                                    |      |
| <b>Monthend AUM#</b> : 444.75 Crores<br><b>Monthly AVG AUM#</b> : 452.68 Crores  |                                    |      | <b>Monthend AUM#</b> : 125.42 Crores<br><b>Monthly AVG AUM#</b> : 126.36 Crores   |                                    |      | <b>Monthend AUM#</b> : 170.22 Crores<br><b>Monthly AVG AUM#</b> : 173.07 Crores   |                                    |      |
| <b>Expense Ratio as on 29th Sept., 2023<sup>^</sup></b><br>Regular Plan : 1.02% Direct Plan : 0.41%  |                                    |      | <b>Expense Ratio as on 29th Sept., 2023<sup>^</sup></b><br>Regular Plan : 1.88% Direct Plan : 0.75%   |                                    |      | <b>Expense Ratio as on 29th Sept., 2023<sup>^</sup></b><br>Regular Plan : 1.03% Direct Plan : 0.34%   |                                    |      |

#As on 29th September, 2023. <sup>^</sup>The expense ratios mentioned for the schemes includes GST on investment management fees. \*\* In terms of Para 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

| Canara Robeco Savings Fund   |                                    |      | Canara Robeco Overnight Fund   |                                    |      | Canara Robeco Dynamic Bond Fund   |                                    |      | Canara Robeco Banking and PSU Debt Fund   |                                    |      |
|--|------------------------------------|------|--|------------------------------------|------|---|------------------------------------|------|---|------------------------------------|------|
| <b>Category/Type:</b> Low Duration Fund - An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk.  |                                    |      | <b>Category/Type:</b> Overnight Fund - An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.  |                                    |      | <b>Category/Type:</b> Dynamic Bond - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.  |                                    |      | <b>Category/Type:</b> Banking and PSU Fund - An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.  |                                    |      |
| <b>Investment Objective:</b> To generate income / capital appreciation by investing in a portfolio comprising of low duration debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.  |                                    |      | <b>Investment Objective:</b> The investment objective of the Scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities. However, there can be no assurance that the investment objective of the Scheme will be realized.  |                                    |      | <b>Investment Objective:</b> The objective of the fund is to seek to generate income from a portfolio of debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized and the Fund does not assure or guarantee any returns.   |                                    |      | <b>Investment Objective:</b> To generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realised.  |                                    |      |
| Asset Allocation   |                                    |      | Asset Allocation   |                                    |      | Asset Allocation  |                                    |      | Asset Allocation  |                                    |      |
| Instruments  | % of Investible (Indicative) Funds |      | Instruments  | % of Investible (Indicative) Funds |      | Instruments   | % of Investible (Indicative) Funds |      | Instruments   | % of Investible (Indicative) Funds |      |
|  | Min                                | Max  |  | Min                                | Max  |   | Min                                | Max  |   | Min                                | Max  |
| Debt & Money Market Instruments- (Risk- Low to Medium)   | 0%                                 | 100% | Overnight Securities *- (Risk- Low)  | 0%                                 | 100% | Government of India & Corporate Debt Securities (including Securitised Debt)* (Risk- Low to Medium)   | 0%                                 | 100% | Debt and Money Market Instruments issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds - (Low to Medium)  | 80%                                | 100% |
| Reits/Invits- (Risk- Very High)  | 0%                                 | 10%  |  |                                    |      | Money Market Instruments - (Risk- Low)  | 0%                                 | 100% | Debt (including securities issued by Central and State Governments) and Money Market Instruments issued by entities other than Banks, PFIs, PSUs and Municipal Bonds- (Low to Medium)   | 0%                                 | 20%  |
|  |                                    |      |  |                                    |      |   |                                    |      | Units issued by REITs and Invits - (Very High)  | 80%                                | 100% |
| <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Weekly Payout of Income Distribution cum Capital Withdrawal Option<br>Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Monthly Payout of Income Distribution cum Capital Withdrawal Option<br>Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option |                                    |      | *Overnight Securities: Debt and money market instruments with overnight interest rate risk such as debt instruments with one business day residual maturity. Overnight securities include synthetic overnight positions such as reverse repo/tri-party repo & other transactions where the interest rate is reset every business day.  |                                    |      | * Excluding Debt/GOI Securities with initial maturity of less than one year and Treasury bills  |                                    |      |   |                                    |      |
|  |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Daily Reinvestment of Income Distribution cum Capital Withdrawal Option   |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option<br>Reinvestment of Income Distribution cum Capital Withdrawal Option<br>Payout of Income Distribution cum Capital Withdrawal Option  |                                    |      | <b>Plans/Options:</b><br><b>Regular Plan:</b> Reinvestment of Income Distribution cum Capital Withdrawal Option<br><b>Regular Plan:</b> Payout of Income Distribution cum Capital Withdrawal Option<br><b>Regular Plan:</b> Growth Option<br><b>Direct Plan:</b> Reinvestment of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Payout of Income Distribution cum Capital Withdrawal Option<br><b>Direct Plan:</b> Growth Option  |                                    |      |
| <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.  |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. |                                    |      | <b>Minimum Investment:</b><br><b>Lumpsum:</b> ₹ 5000 and in multiples of ₹ 1 thereafter.<br><b>Subsequent purchases:</b> Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.<br><b>SIP:</b> For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>STP:</b> For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.<br><b>SWP:</b> For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter<br>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter. |                                    |      |
| <b>Benchmark Index:</b> CRISIL Low Duration Debt B-I Index   |                                    |      | <b>Benchmark Index:</b> CRISIL Liquid Overnight Index  |                                    |      | <b>Benchmark Index:</b> CRISIL Dynamic Bond B-III Index   |                                    |      | <b>Benchmark Index:</b> CRISIL Banking and PSU Debt Index   |                                    |      |
| <b>Fund Manager:</b><br>Mr. Kunal Jain /Mr. Avnish Jain  |                                    |      | <b>Fund Manager:</b><br>Ms. Suman Prasad   |                                    |      | <b>Fund Manager:</b><br>Mr. Kunal Jain /Mr. Avnish Jain   |                                    |      | <b>Fund Manager:</b><br>Mr. Avnish Jain   |                                    |      |
| <b>Entry Load:</b> Nil**<br><b>Exit Load:</b> Nil  |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b> Nil  |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b><br>-If redeemed / switched out within six months from the date of allotment: 0.50%<br>-If redeemed / switched out after six months from the date of allotment: Nil  |                                    |      | <b>Entry Load:</b> Nil**<br><b>Exit Load:</b> Nil   |                                    |      |
| <b>Monthend AUM#</b> : 824.66Crores<br><b>Monthly AVG AUM#</b> : 888.87 Crores   |                                    |      | <b>Monthend AUM#</b> : 177.17 Crores<br><b>Monthly AVG AUM#</b> : 127.88 Crores  |                                    |      | <b>Monthend AUM#</b> : 116.82 Crores<br><b>Monthly AVG AUM#</b> : 117.61 Crores   |                                    |      | <b>Monthend AUM#</b> : 424.99 Crores<br><b>Monthly AVG AUM#</b> : 412.41 Crores   |                                    |      |
| <b>Expense Ratio as on 29th Sept., 2023^</b><br>Regular Plan : 0.60% Direct Plan : 0.29%   |                                    |      | <b>Expense Ratio as on 29th Sept., 2023^</b><br>Regular Plan : 0.11% Direct Plan : 0.10%   |                                    |      | <b>Expense Ratio as on 29th Sept., 2023^</b><br>Regular Plan : 1.75% Direct Plan : 0.65%  |                                    |      | <b>Expense Ratio as on 29th Sept., 2023^</b><br>Regular Plan : 0.71% Direct Plan : 0.38%  |                                    |      |

#As on 29th September, 2023. ^The expense ratios mentioned for the schemes includes GST on investment management fees. \*\* In terms of Para 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

# Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd. CIN No: U65990MH1993PLC071003  
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.  
Tel.: 6658 5000, Fax: 6658 5012/13, www.canararobeco.com

# CANARA ROBECO Mutual Fund

Application No. \_\_\_\_\_

## 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. \*Name should be as per the PAN

## PAN / PEKRN AND CKYC COMPLIANCE STATUS DETAILS - Mandatory [Refer Instruction Nos. 12 & 26]

| PAN/PEKRN # (refer instruction) | CKYC Compliance Status** (if yes, attach proof) | KIN (CKYC Identification No.) |
|---------------------------------|---|-------------------------------|
| First / Sole Applicant@         | Yes <input type="radio"/>                       | _____                         |
| Second Applicant                | Yes <input type="radio"/>                       | _____                         |
| Third Applicant                 | Yes <input type="radio"/>                       | _____                         |

Aadhaar Number (Optional) First/Sole Applicant@ \_\_\_\_\_ Second Applicant \_\_\_\_\_ Third Applicant \_\_\_\_\_

PAN Card Copy is mandatory for all the unit holders/Guardian/POA/UBO to be enclosed with Application Form  
@ If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. \*\*Refer instruction 12

## UNIT HOLDER(S) INFORMATION [Refer Instruction 1]

NAME OF FIRST / SOLE APPLICANT / MINOR (in case of minor there shall be no joint holder)

DATE OF BIRTH\*    /    /

\*Date of Incorporation is mandatory for Non-Individual and Date of Birth is mandatory for Individuals and Minor

In case of Minor, please tick (✓)  Father  Mother  Legal Guardian  
(In case of Legal Guardian, submission of duly notarized court order is mandatory)

Mr. | Ms. | M/s. \_\_\_\_\_  
\*Name should be as per the PAN  
Father/Mother's Name (Mandatory) \_\_\_\_\_

|                       |  |   |  |  |  |   |
|-----------------------|--|---|--|--|--|---|
| Occupation Please (✓) | Private Sector Service <input type="checkbox"/><br>Public Sector <input type="checkbox"/>    | Government Service <input type="checkbox"/><br>Agriculturist <input type="checkbox"/> | Professional <input type="checkbox"/><br>Business <input type="checkbox"/>                           | Retired <input type="checkbox"/><br>Forex Dealer <input type="checkbox"/>        | Student <input type="checkbox"/><br>Housewife <input type="checkbox"/> | Others <input type="checkbox"/><br>Please specify _____ |
| Status Please(✓)      | Resident Individual <input type="checkbox"/><br>Minor thru Guardian <input type="checkbox"/> | NRI - NRO <input type="checkbox"/><br>Company/Body Corporate <input type="checkbox"/> | Trust <input type="checkbox"/><br>HUF <input type="checkbox"/><br>Fils/FIPs <input type="checkbox"/> | Bank / FIs <input type="checkbox"/><br>Partnership Firm <input type="checkbox"/> | NRI-NRE <input type="checkbox"/><br>Society <input type="checkbox"/>   | Sole Proprietorship <input type="checkbox"/>            |

OTHER DETAILS Please tick (✓)  Individual  Non-Individual (Mandatory)

1. Gross Annual Income Details Please tick (✓)  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  25 Lacs - 1 Crore  1 Crore & above

[OR]

Net-worth in ₹ \_\_\_\_\_ as on (date)    /    /

2. Please tick if applicable:  Politically Exposed Person (PEP)  Related to a Politically Exposed Person (PEP)  Not Applicable

3. Is the entity involved in / providing any of the following services:  
 - Foreign Exchange / Money Changer Services  YES  NO  
 - Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)  YES  NO  
 - Money Lending / Pawning  YES  NO

4. Any other information \_\_\_\_\_

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.

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

### 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.

Application No. \_\_\_\_\_

### CANARA ROBECO Mutual Fund

Received from Mr./Ms./M/s. \_\_\_\_\_

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

An application for purchase of \_\_\_\_\_ units of \_\_\_\_\_  
along with Cheque/DD as detailed overleaf. Cheques/Drafts are subject to realisation.

Stamp, Signature & Date



|  |  |                                     |                          |                                |   |                          |
|--|--|-------------------------------------|--------------------------|--------------------------------|---|--------------------------|
| <b>NAME OF SECOND UNIT HOLDER*</b><br>Mr.   Ms.   M/s. <input type="text"/>  |  |                                     |                          |                                |   |                          |
| *Name should be as per the PAN<br>Father/Mother's Name (Mandatory) <input type="text"/>  |  |                                     |                          |                                |   |                          |
| DATE OF BIRTH* (Mandatory) <input type="text"/>  |  |                                     |                          |                                |   |                          |
| Occupation Please (✓)<br>*Mandatory  | Private Sector Service<br>Public Sector    | Government Service<br>Agriculturist | Professional<br>Business | Retired<br>Forex Dealer        | Student<br>Housewife  | Others<br>Please specify |
| Status Please(✓)   | Resident Individual<br>Minor thru Guardian | NRI - NRO<br>Company/Body Corporate | Trust<br>HUF<br>FIs/FIPs | Bank / FIs<br>Partnership Firm | NRI-NRE<br>Society  | Sole Proprietorship      |
| <b>OTHER DETAILS</b> Please tick (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual (Mandatory)   |  |                                     |                          |                                |   |                          |
| 1. Gross Annual Income Details Please tick (✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> 25 Lacs - 1 Crore <input type="checkbox"/> 1 Crore & above |  |                                     |                          |                                |   |                          |
| [OR]<br>Net-worth in ₹ _____ as on (date) <input type="text"/>   |  |                                     |                          |                                |   |                          |
| 2. Please tick if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable   |  |                                     |                          |                                |   |                          |
| 3. Is the entity involved in / providing any of the following services:  |  |                                     |                          |                                |   |                          |
| – Foreign Exchange / Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| – Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| – Money Lending / Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| 4. Any other information _____   |  |                                     |                          |                                |   |                          |
| I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.                        |  |                                     |                          |                                |   |                          |
| <b>NAME OF THIRD UNIT HOLDER*</b><br>Mr.   Ms.   M/s. <input type="text"/>   |  |                                     |                          |                                |   |                          |
| *Name should be as per the PAN<br>Father/Mother's Name (Mandatory) <input type="text"/>  |  |                                     |                          |                                |   |                          |
| DATE OF BIRTH* (Mandatory) <input type="text"/>  |  |                                     |                          |                                |   |                          |
| Occupation Please (✓)  | Private Sector Service<br>Public Sector    | Government Service<br>Agriculturist | Professional<br>Business | Retired<br>Forex Dealer        | Student<br>Housewife  | Others<br>Please specify |
| Status Please(✓)   | Resident Individual<br>Minor thru Guardian | NRI - NRO<br>Company/Body Corporate | Trust<br>HUF<br>FIs/FIPs | Bank / FIs<br>Partnership Firm | NRI-NRE<br>Society  | Sole Proprietorship      |
| <b>OTHER DETAILS</b> Please tick (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual (Mandatory)   |  |                                     |                          |                                |   |                          |
| 1. Gross Annual Income Details Please tick (✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> 25 Lacs - 1 Crore <input type="checkbox"/> 1 Crore & above |  |                                     |                          |                                |   |                          |
| [OR]<br>Net-worth in ₹ _____ as on (date) <input type="text"/>   |  |                                     |                          |                                |   |                          |
| 2. Please tick if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable   |  |                                     |                          |                                |   |                          |
| 3. Is the entity involved in / providing any of the following services:  |  |                                     |                          |                                |   |                          |
| – Foreign Exchange / Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| – Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| – Money Lending / Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| 4. Any other information _____   |  |                                     |                          |                                |   |                          |
| I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.                        |  |                                     |                          |                                |   |                          |
| <b>NAME OF THE GUARDIAN (In case if First Unit Holder is minor)*</b>   |  |                                     |                          |                                |   |                          |
| Mr.   Ms.   M/s. <input type="text"/>  |  |                                     |                          |                                | Relation with Minor Please (✓)  |                          |
| *Name should be as per the PAN<br>Father/Mother's Name (Mandatory) <input type="text"/>  |  |                                     |                          |                                | Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian <input type="checkbox"/> |                          |
| DATE OF BIRTH* (Mandatory) <input type="text"/>  |  |                                     |                          |                                |   |                          |
| <input type="checkbox"/> Proof of DOB (Any one Mandatory) <input type="checkbox"/> Birth Certificates <input type="checkbox"/> School Certificates / Mark Sheet <input type="checkbox"/> Passport <input type="checkbox"/> Others _____  |  |                                     |                          |                                |   |                          |
| Occupation Please (✓)  | Private Sector Service<br>Public Sector    | Government Service<br>Agriculturist | Professional<br>Business | Retired<br>Forex Dealer        | Student<br>Housewife  | Others<br>Please specify |
| Status Please(✓)   | Resident Individual<br>Minor thru Guardian | NRI - NRO<br>Company/Body Corporate | Trust<br>HUF<br>FIs/FIPs | Bank / FIs<br>Partnership Firm | NRI-NRE<br>Society  | Sole Proprietorship      |
| <b>OTHER DETAILS</b> Please tick (✓) <input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual (Mandatory)   |  |                                     |                          |                                |   |                          |
| 1. Gross Annual Income Details Please tick (✓) <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1 - 5 Lacs <input type="checkbox"/> 5 - 10 Lacs <input type="checkbox"/> 10 - 25 Lacs <input type="checkbox"/> 25 Lacs - 1 Crore <input type="checkbox"/> 1 Crore & above |  |                                     |                          |                                |   |                          |
| [OR]<br>Net-worth in ₹ _____ as on (date) <input type="text"/>   |  |                                     |                          |                                |   |                          |
| 2. Please tick if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable   |  |                                     |                          |                                |   |                          |
| 3. Is the entity involved in / providing any of the following services:  |  |                                     |                          |                                |   |                          |
| – Foreign Exchange / Money Changer Services <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| – Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| – Money Lending / Pawning <input type="checkbox"/> YES <input type="checkbox"/> NO   |  |                                     |                          |                                |   |                          |
| 4. Any other information _____   |  |                                     |                          |                                |   |                          |
| I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.                        |  |                                     |                          |                                |   |                          |
| Mode of Holding Please (✓) <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Joint (Default option is Anyone or Survivor)   |  |                                     |                          |                                |   |                          |

| Sr. No. | Scheme Name               | Plan   | Option  | Amount Invested (₹) | Payment Details                              |                 |
|---------|---------------------------|--------|---|---------------------|--|-----------------|
|         |                           |        |   |                     | Cheque/DD No./UTR No. (in case of NEFT/RTGS) | Bank and Branch |
| 1       | Canara Robeco Income Fund | Direct | <input type="checkbox"/> Growth<br><input type="checkbox"/> Income Distribution cum Capital Withdrawal Option<br><input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option<br><input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option |                     |  |                 |

**KFin Technologies Limited**

Selenium, Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032  
Tel No. : 040 33215262/ 5269 Website : www.kfintech.com

POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of POA\* Mr. | Ms. | M/s. PAN KYC [Please (✓) (Mandatory)] Proof Attached Father/Mother's Name (Mandatory) DATE OF BIRTH\* (Mandatory) Occupation Please (✓) Private Sector Service Public Sector Government Service Agriculturist Professional Business Retired Forex Dealer Student Housewife Others Please specify Status Please (✓) Resident Individual Minor thru Guardian NRI - NRO Trust Company/Body Corporate HUF FIs/FIPs Bank / FIs Partnership Firm NRI-NRE Society Sole Proprietorship

OTHER DETAILS Please tick (✓) Individual Non-Individual (Mandatory) 1. Gross Annual Income Details Please tick (✓) Below 1 Lac 1 - 5 Lacs 5 - 10 Lacs 10 - 25 Lacs 25 Lacs - 1 Crore 1 Crore & above Net-worth in ₹ as on (date) 2. Please tick if applicable: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP) Not Applicable 3. Is the entity involved in / providing any of the following services: Foreign Exchange / Money Changer Services Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) Money Lending / Pawning 4. Any other information I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Canara Robeco Mutual Fund / Canara Robeco Asset Management Company Limited immediately in case there is any change in the above information.

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 instruction no. 24)

National Securities Depository Limited (NSDL) Central Depository Services (India) Limited (CDSL) Depository Participant Name DP ID No. Depository Participant Name Target ID No.

FATCA/CRS DETAILS For Individuals & HUF (Mandatory) (Refer instruction no. 30)

The below information is required for all applicant(s)/guardian: Address Type: Residential Business Registered Office (for address mentioned in Form/existing address appearing in Folio) Do you have non-Indian Country[ies] of Birth / Citizenship / Nationality and Tax Residency? Sole / First Applicant / Guardian Second Applicant Third Applicant Date of Birth Place of Birth Country of Birth Country of Citizenship/ Nationality Are you a US Specified Person? Country of Tax Residency# [other than India] Taxpayer Identification No.

\*Please indicate all countries in which you are a resident for tax purpose and associated Taxpayer Identification number. In case of applications with PoA, the PoA holder should fill separate form to provide the above details mandatorily.

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 Office Residence Mobile E-mail\* \*The primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Overseas Correspondence address (Mandatory for NRI/FII Applicant) Please tick (✓) Mobile Number is of Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian (in case of a minor) Please tick (✓) Email Id is of Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian (in case of a minor) City State Pin Code

COMMUNICATION (Please ✓)

I/We wish to receive Account Statements/Annual Reports/Quarterly Statements/Newsletter/Updates or any other Statutory/Regulatory Information via Physical Mode.

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 attach a cancelled cheque OR a clear photo copy of a cheque (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)

**REDEMPTION / IDCW 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/IDCW Payout is available, all payouts will be automatically processed as Electronic Payout - RTGS/NEFT/Direct Credit/NECS.

**SIP ENROLLMENT DETAILS**

SIP Amount (Rs.) Enrollment Period  
 SIP : Start Month   Year     End on Month   Year     Frequency Please (  )  Any Date  Monthly  Quarterly  
 \*Mandate can be registered for a maximum period of 40 years from the date of application

SIP Top-up : Rs. (in multiples of Rs. 500/-) \_\_\_\_\_ Frequency Please (  )  Half Yearly  Yearly

**PAYMENT MECHANISM:** Debit through ECS/OTBM/Auto Debit Facility (Please fill up the SIP Registration Form along with One Time Bank Mandate Form for NACH/Direct debit)

**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.

| Sr. No. | Scheme Name               | Plan   | Option  | Amount Invested (₹) | Cheque/DD No./UTR No. (in case of NEFT/RTGS) | Bank and Branch and Account Number |
|---------|---------------------------|--------|---|---------------------|--|------------------------------------|
| 1       | Canara Robeco Income Fund | Direct | <input type="checkbox"/> Growth<br><input type="checkbox"/> Income Distribution cum Capital Withdrawal Option<br><input type="checkbox"/> Reinvestment of Income Distribution cum Capital Withdrawal Option<br><input type="checkbox"/> Payout of Income Distribution cum Capital Withdrawal Option |                     |  |                                    |

\*(Type of Account / Savings / Current / NRE / NRO / FCNR / NRSR) \* All purchases are subject to realisation of Cheque/DD.

**Details of Beneficial Ownership (Please tick applicable category). Ownership details to be provided if the Ownership percentage/interest in the trust of any Beneficiary is as per the threshold limit provided below. Details to be provided for each such beneficiary. (Mandatory for Non-Individual)**

|                                   |   |   |   |                                |  |
|-----------------------------------|---|---|---|--------------------------------|--|
| <input type="checkbox"/> Category | <input type="checkbox"/> Unlisted Company | <input type="checkbox"/> Partnership Firm | <input type="checkbox"/> Unincorporated Association/Body of Individuals | <input type="checkbox"/> Trust | <input type="checkbox"/> Foreign Investor \$\$\$ |
| Ownership per cent @@@            | >25%                                      | >15%                                      | >15%  | >=15%                          |  |

@@@ Ownership percentage of shares/capital/profits/property of juridical person/interest in the Trust as on the date of the application shall be furnished by the investor.  
 \$\$\$ In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details refer to SAI/relevant Addendum. In case of any change in the beneficial ownership, the investor will be responsible to intimate CRAMC / its Registrar / KRA as may be applicable immediately about such change.

**Details of Beneficial Ownership (Please attach a separate sheet with this format if the space provided is insufficient)**

| Sr. | Name (as per PAN)* | Date of Birth* | Father/Mother's Name* | Address | Details of Identity such as PAN/Passport | % of ownership |
|-----|--------------------|----------------|-----------------------|---------|--|----------------|
|     |                    |                |                       |         |  |                |
|     |                    |                |                       |         |  |                |
|     |                    |                |                       |         |  |                |

Please enclose self attested copy of the PAN card of the UBO along with the Application Form

\*Mandatory Details to be filled

**NOMINATION DETAILS for Individuals [Minor / HUF / POA Holder / Non Individuals cannot Nominate – Refer Instruction No. 13]**

I/We \_\_\_\_\_ do hereby 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.

In case, you do not wish to nominate, please sign in "Nomination Opt Out Declaration" below

| 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              |   |                               |              |

First/Sole Applicant/Guardian  Second Applicant  Third Applicant

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

**Nomination Opt Out Declaration:** I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my/ our mutual fund units held in my / our folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

First/Sole Applicant/Guardian  Second Applicant  Third Applicant

\*ALL Applicants must sign.

**DECLARATION**

To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the SAI, 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 declare that I/ We are authorised to make this investment in the above mentioned Scheme (s) and that the amount invested in the scheme (s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time 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 authorise 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 authorise the Fund to disclose details as necessary, to the Registrar & Transfer Agent, call centres, 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.

I/We hereby declare that currently there is no subsisting order/ruling/judgement etc., in force which has been passed by of any court, tribunal, statutory authority or regulator, including SEBI prohibiting or restraining me/us from dealing in securities.

That in the event, the above information and/or any part of it is/are found to be false/untrue/misleading. I/We will be liable for the consequences arising therefrom. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity, and authorisation of my/our transaction.

I / We hereby provide my / our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage; (ii) validating / authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I / We hereby provide my / our consent for sharing / disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folios with my / our PAN.

Applicable to NRIs only : I/We confirm that I am/are 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.

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

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 along with this application for subscription.

Name of the Partners \_\_\_\_\_ Signatures \_\_\_\_\_

**Investors who are Trusts/Societies/Section 8 companies (under Companies Act, 2013) constituted for religious or charitable purposes, have to declare their status as NPO to AMC:**

|   |   |
|---|---|
| We are falling under “ <b>Non-Profit Organization</b> ” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
| If yes, please quote Registration No. of Darpan portal of Niti Aayog  |   |

If you have not registered in Darpan Portal yet, please register immediately and furnish the above information to us. Please note that failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable.

We are aware that we may be liable for any fines or other consequences as applicable under the respective statutory requirements, and we authorize you to deduct such fines / charges under intimation to us or collect such fines / charges in any other manner as might be applicable by law.



# 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 Income Fund" 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. Distributors 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.

With effect from December 03, 2012, if these investors with "MF-VERIFIED BY CVLMF" status wish to invest in the scheme(s) of Canara Robeco Mutual Fund for the first time (or not opened a folio earlier), they will be required to submit 'missing/not available' KYC information and complete the 'In Person Verification' (IPV) requirements. In case of Individual investors, the following details need to be submitted:

1. Father's/Spouse's Name,
2. Marital Status,
3. Nationality,
4. Gross Annual Income or Net worth (not older than 1 year)
5. In-Person Verification (IPV)

Individual investors are requested to fill in 'KYC Details Change Form' issued by CVL-KRA which is also available on the AMC website [www.canararobeco.com](http://www.canararobeco.com). This duly filled form along with IPV completed status can be submitted along with purchase application, to any of the Investor Service Centers (ISC) of CRMF as mentioned in the Scheme Information Document and the above website of AMC. Alternatively, investors may also approach their existing mutual funds at any investor service centre for completion of this KYC requirement. In case of Non Individuals who wish to invest first time in the scheme(s) of CRMF from the effective date, KYC is required to be done again with any SEBI registered KRA due

to significant changes in KYC requirements. Non Individual investors are requested to fill in 'KYC Form' issued by CVL-KRA which is also available on the AMC website [www.canararobeco.com](http://www.canararobeco.com).

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. Prevention of Money Laundering SEBI vide its circular reference number [ISD/CIR/RR/AML/1/06](#) dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and/or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, Canara Robeco Asset Management Company Limited (CRAMC)/Canara Robeco Mutual Fund (CRMF) reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

CRAMC, CRMF, the Trustees and their Directors, employees and distributors shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application/allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and/or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.canararobeco.com](http://www.canararobeco.com)

## 13. NOMINATION DETAILS

SEBI vide its circular dated June 15, 2022, as amended from time to time, has made it mandatory for investors subscribing to mutual fund units on or after October 1, 2022, to either provide nomination details or opt out of nomination in prescribed format. Further, all existing individual unit holder(s) (either sole or joint) are required to provide nomination / opt out of nomination by January 01, 2024 or such other timeline as may be notified by SEBI from time to time failing which their folios shall be frozen for debits.

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 and they have to submit the duly filled and signed "Declaration Form for Opting out of Nomination," 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

iv) For FPI/FII

- List of Authorised signatories
- KYC Acknowledgement/Proof of KYC
- PAN
- Certificate of Registration from Designated Depository Participant (DDP).

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.

FPI Payment procedure

• FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

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 IDCW 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.

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/IDCW (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/IDCW (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 IDCW 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 IDCW 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 IDCW payments and not in the case of Redemption of Units. Therefore, the Investors will receive their redemption/ IDCW 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/IDCW proceeds (if any) shall be effected via RTGS/NEFT mechanism only.

(ii) The facility for payment of IDCW 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 IDCW payments.

Each of the above facilities aims to provide direct credit of the redemption proceeds and IDCW 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/IDCW 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/IDCW 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. Default Plan/Option

In case of valid applications received the default plan will be captured based on below table:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1        | Not mentioned                         | Not mentioned                  | Direct Plan                 |
| 2        | Not mentioned                         | Direct                         | Direct Plan                 |
| 3        | Not mentioned                         | Regular                        | Direct Plan                 |
| 4        | Mentioned                             | Direct                         | Direct Plan                 |
| 5        | Direct                                | Not Mentioned                  | Direct Plan                 |
| 6        | Direct                                | Regular                        | Direct Plan                 |
| 7        | Mentioned                             | Regular                        | Regular Plan                |
| 8        | Mentioned                             | Not Mentioned                  | Regular Plan                |

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

22. 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

23. 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.

#### 24. 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.

#### 25. 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 AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges based on the type of product opted-in, 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).

#### 26. 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 investment upto ₹ 50,000/- per year per investor including 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 signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified. PAN card copy is not required separately if KYC acknowledgement issued by KRA is made available. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Canara Robeco Mutual Fund. Applications not complying with the above requirement may not be

accepted/processed. 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. 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.

#### 27. Multiple Bank Account Registration:

The AMC/Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/IDCW proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption.

Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website [www.canararobeco.com](http://www.canararobeco.com)

**28. Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

#### 29. Details of Beneficial Ownership:

In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement

Details of the identity of all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the Canara Robeco MF Schemes while submitting the Application Form. Such natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

For further details regarding manner of determination of beneficial ownership in doubtful cases (relating to investors other than Trust and Foreign investors), investments by Trust and Foreign Investors and for other details regarding disclosure of information regarding beneficial ownership etc., please refer to SAI/relevant Addendum.

#### 30. FATCA & CRS Terms and Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request from information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor, if you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US TAX Identification Number.

§ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia observed (Ticked)                    | Documentation required for Cure of FATCA/CRS Indicia  |
|--|---|
| U.S. place of birth                                      | <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>Any one of the following documents:<br/> <ul style="list-style-type: none"> <li>Certified Copy of "Certificate of Loss of Nationality</li> <li>or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;</li> <li>or Reason the customer did not obtain U.S. citizenship at birth</li> </ul> </li> </ol>           |
| Residence/ mailing address in a country other than India | <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol>  |
| Telephone number in a country other than India           | <p><b>If no Indian telephone number is provided</b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol> <p><b>If Indian telephone number is provided along with a foreign country telephone number</b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of tax purposes of any country other than India; OR</li> <li>Documentary evidence (refer list below)</li> </ol> |
| Telephone number is a country other than India           | <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol>  |

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body\*
- Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

### Note:

- Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not incase of minor applicant).
- 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.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s).

### 31. Accompanying documents.

Please submit the following documents alongwith your application (wherever applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary/ Authorised Signatory.

|     | Documents  | Companies | Societies | Partnership Firms | Investments through POA | Trusts | NRI | FIIs* |
|-----|--|-----------|-----------|-------------------|-------------------------|--------|-----|-------|
| 1.  | Resolution/Authorisation to invest   | ✓         | ✓         | ✓                 |                         | ✓      |     | ✓     |
| 2.  | List of Authorised Signatories with Specimen signature(s)  | ✓         | ✓         | ✓                 | ✓                       | ✓      |     | ✓     |
| 3.  | Memorandum & Articles of Association   | ✓         |           |                   |                         |        |     |       |
| 4.  | Trust Deed   |           |           |                   |                         | ✓      |     |       |
| 5.  | Bye-laws   |           | ✓         |                   |                         |        |     |       |
| 6.  | Partnership Deed   |           |           | ✓                 |                         |        |     |       |
| 7.  | Overseas Auditors's Certificate  |           |           |                   |                         |        |     | ✓     |
| 8.  | Notarised Power of Attorney  |           |           |                   | ✓                       |        |     |       |
| 9.  | Foreign Inward Remittance Certificate in case payment is made by DD from NRE/FCNR a/c where applicable |           |           |                   |                         |        | ✓   |       |
| 10. | PAN  | ✓         | ✓         | ✓                 | ✓                       | ✓      | ✓   | ✓     |
| 11. | Know Your Customer (KYC)   | ✓         | ✓         | ✓                 | ✓                       | ✓      | ✓   | ✓     |

\* For FIIs - A copy of the SEBI registration certificate should be provided.

In case of Corporates or Non-Individual investor.

**Note:** IDCW - Income Distribution cum Capital Withdrawal Option.



• Toll Free No.: 1800 209 2726 • website: [www.canararobeco.com](http://www.canararobeco.com) • email: [CRMF@canararobeco.com](mailto:CRMF@canararobeco.com)

**BRANCH OFFICES:** **AHMEDABAD:** Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Ahmedabad - 380 009. **BANGALORE:** 1st Floor, "Sana Plaza", 21/14-A, M. G. Road, Near Trinity Metro Station, Bangalore - 560001. **BHUBANESWAR:** PNR Tower, 4th Floor, Plot No. 11/B, Janpath Road, Satya Nagar, Bhubaneswar - 751 007. **CHANDIGARH:** 1st Floor, SCO No. 2471-72, Sector-22C, Above Federal Bank, Chandigarh - 160 022. **CHENNAI:** 770-A, 1st Floor, Spencer Annexe, Anna Salai, Chennai - 600 002. **GOA:** Shop No. F-3, Edcon Tower, 1st Floor, Near Hotel Salida De Sol, Panajim, Goa - 403001. **GUWAHATI:** 4th Floor, Ganpati Enclave, G. S. Road, Opp. Bora Service Station Ulubari, Guwahati – 781 007. **HYDERABAD:** V. V. Vintage Boulevard, 1st Floor, Municipal H. No. 6-3-1093, Somajiguda, Raj Bhavan Road, Hyderabad - 500 082. **INDORE:** 304, 3rd Floor, Lakshya Badgara Crest, Janjeerwala Square, Indore - 452 001. **JAIPUR:** Office No. 354, 3rd Floor, Ganpati Plaza, M. I. Road, Jaipur – 302001. **KANPUR:** 216, 2nd Floor, Kan Chambers, 14/113, Civil Lines, Kanpur – 208 001. **KOCHI:** Door No. XL/6030, 1st Floor, Al-Falah Plaza (Opp. Oriental Bank of Commerce) Broadway North End, Kochi - 682 031. **KOLKATA:** Horizon, Block B, 5th Floor, 57, Chowringhee Road, Kolkata - 700 071. **LUCKNOW:** Office No. F-101, First Floor, Sky Hi Chamber, 5, Park Road, Lucknow – 226001. **MANGALORE:** Office #208, 2nd Floor, Adheesh Avenue, Near Besant College, M. G. Road, Mangalore - 575 001. **MUMBAI:** Construction House, 4th Floor, 5, Walchand Hirachand Marg, Mumbai - 400 001. **NAGPUR:** Office No. 303, 3rd Floor, Shalwak Manor, VIP Road, New Ramdaspath, Nagpur - 440 010. **NASHIK:** Shop No. 1, Ground Floor, Rajvee Enclave, New Pandit Colony, Sharanpur Road, Nashik – 422 002. **NEW DELHI:** 804 & 805, 8th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi 110001. **PANAJI:** Shop No. F-3, Edcon Tower Panaji, Goa – 403001. **PATNA:** 1st Floor, Harshwardhan Arcade, Frazer Road, Dak Banglow Crossing, Patna – 800 001. **PUNE:** 101, 1st Floor, Business Guild, Law College Road, Erandwane, Pune - 411004. **SURAT:** HG-2/A, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395 002.

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**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.

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**BRANCH OFFICES:**

- Bangalore:** No 35 Puttanna Road Basavanagudi Bangalore 560004. Phone: 080-26602852, Email: bangaloremfd@Kfintech.com
- Belgaum:** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011. Phone: 0831 4213717, Email: mfsbelgaum@Kfintech.com
- Bellary:** Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103. Phone: 8392294649, Email: mfsbellary@Kfintech.com
- Davangere:** D.No 162/6 1st Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002. Phone: 8192296741, Email: mfsdavangere@Kfintech.com
- Gulbarga:** H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105. Phone: 08472 252503, Email: mfsgulbarga@Kfintech.com
- Hassan:** Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201. Phone: 08172 262065, Email: mfs hassan@Kfintech.com
- Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029. Phone: 0836-2950643, Email: mfs hubli@Kfintech.com
- Mangalore:** Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka. Phone: 0824-2951645, Email: mangaloremfd@Kfintech.com
- Margoa:** Shop No 21 Osia Mall 1st Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601. Phone: 0832-2957253, Email: mfs margoa@Kfintech.com
- Mysore:** No 2924 2Nd Floor 1st Main 5Th Cross Saraswathi Puram Mysore 570009. Phone: 8213510066, Email: mfs mysore@Kfintech.com
- Panjim:** H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001. Phone: 0832 2996032, Email: panjimfd@Kfintech.com
- Shimoga:** Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201. Phone: 08182-295491, Email: mfs shimoga@Kfintech.com
- Ahmedabad:** Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009. Phone: 9081903021/9824327979, Email: ahmedabadmfd@Kfintech.com
- Anand:** B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001. Phone: 9081903038, Email: mfs anand@Kfintech.com
- Baroda:** 1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007. Phone: 0265-2353506, Email: barodamfd@Kfintech.com
- Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. Phone: 9081903042, Email: mfs bharuch@Kfintech.com
- Bhavnagar:** 303 Sterling Point Waghawadi Road - Bhavnagar 364001. Phone: 278-3003149, Email: mfs bhavnagar@Kfintech.com
- Gandhidham:** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdcc Bank Gandhidham 370201. Phone: 9081903027, Email: mfs gandhidham@Kfintech.com
- Gandhinagar:** 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011. Phone: 079 23244955, Email: mfs gandhinagar@Kfintech.com
- Jamnagar:** 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. Phone: 0288 3065810, Email: mfs jamnagar@Kfintech.com
- Junagadh:** Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. Phone: 0285-2652220, Email: mfs junagadh@Kfintech.com
- Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002. Phone: 02762-242950, Email: mfs mehsana@Kfintech.com
- Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001. Phone: 0268-2563245, Email: mfs nadiad@Kfintech.com
- Navsari:** 103 1st Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445. Phone: 9081903040, Email: mfs navsari@Kfintech.com
- Rajkot:** 302 Metro Plaza Near Moti Tanki Chowk Rajkot Gujarat 360001. Phone: 9081903025, Email: rajkotmfd@Kfintech.com
- Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002. Phone: 9081903041, Email: suratmfd@Kfintech.com
- Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. Phone: 02632-258481, Email: mfs valsad@Kfintech.com
- Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. Phone: 9081903028, Email: mfs vapi@Kfintech.com
- Chennai:** 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam, Chennai - 600 034. Phone: 044-2830 9147, 044-28309100, Email: chennai mfd@Kfintech.com
- Calicut:** Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001. Phone: 0495-4022480, Email: mfs calicut@Kfintech.com
- Cochin:** Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015. Phone: 0484 - 4025059, Email: cochinmfd@Kfintech.com
- Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001. Phone: 0497-2764190, Email: mfs kannur@Kfintech.com
- Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. Phone: 474-2747055, Email: mfs kollam@Kfintech.com
- Kottayam:** 1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002. Phone: 9496700884, Email: mfs kottayam@Kfintech.com
- Palghat:** No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. Phone: 9895968533, Email: mfs palghat@Kfintech.com
- Tiruvalla:** 2Nd Flooreinjery Complex Ramanchira Opp Axis Bank Tiruvalla 689107. Phone: 0469-2740540, Email: mfs tiruvalla@Kfintech.com
- Trichur:** 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001. Phone: 0487- 6999987, Email: mfs trichur@Kfintech.com
- Trivandrum:** 1st Floor Marvel Building Opp Sl Electricals Uppalam Road Statue Po Trivandrum 695001. Phone: 0471-4012377, Email: mfs trivandrum@Kfintech.com
- Coimbatore:** 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018. Phone: 0422 - 4388011, Email: mfs coimbatore@Kfintech.com
- Erode:** Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode - 638003. Phone: 0424-4021212, Email: mfs erode@Kfintech.com
- Karur:** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. Phone: 04324-241755, Email: mfs karur@Kfintech.com
- Madurai:** No. G-16/17 Ar Plaza 1st Floor North Veli Street Madurai 625001. Phone: 0452-2605856, Email: mfs madurai@Kfintech.com
- Nagercoil:** Hno 45 1st Floor East Car Street Nagercoil 629001. Phone: 04652 - 233552, Email: mfs nagercoil@Kfintech.com
- Pondicherry:** No 122(10B) Muthumariamman Koil Street - Pondicherry 605001. Phone: 0413-4300710, Email: mfs pondy@Kfintech.com
- Salem:** No.6 Ns Complex Omalur Main Road Salem 636009. Phone: 0427-4020300, Email: mfs salem@Kfintech.com
- Tirunelveli:** 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001. Phone: 0462-4001416, Email: mfs tirunelveli@Kfintech.com
- Trichy:** No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthar - Trichy 620017. Phone: 0431-4020227, Email: mfs trichy@Kfintech.com
- Tuticorin:** 4 - B A34 - A37 Mangalmani Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. Phone: 0461-2334602, Email: mfs tuticorin@Kfintech.com
- Vellore:** No 2/19 1st Floor Vellore City Centre Anna Salai Vellore 632001. Phone: 0416-4200381, Email: mfs vellore@Kfintech.com
- Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. Phone: 0381-2388519, Email: mfs agartala@Kfintech.com
- Guwahati:** Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007. Phone: 0361-3501536/37, Email: mfs guwahati@Kfintech.com
- Shillong:** Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001. Phone: 0364 - 2506106, Email: mfs shillong@Kfintech.com
- Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. Phone: 03842-261714, Email: mfs silchar@Kfintech.com
- Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. Phone: 9063314379, Email: mfs ananthapur@Kfintech.com
- Guntur:** 2Nd Shatter 1st Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002. Phone: 0863-2339094, Email: mfs guntur@Kfintech.com
- Hyderabad:** No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016. Phone: 040-44857874 / 75 / 76, Email: mfs hyderabad@Kfintech.com
- Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001. Phone: 0878-2244773, Email: mfs karimnagar@Kfintech.com
- Kurnool:** Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001. Phone: 08518-228550, Email: mfs kurnool@Kfintech.com
- Nanded:** Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601. Phone: 02462-237885, Email: mfs nanded@Kfintech.com
- Rajahmundry:** No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeeta Rajahmundry East Godavari Dist Ap - 533103. Phone: 0883-2434468/70, Email: mfs rajahmundry@Kfintech.com
- Solapur:** Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007. Phone: 0217-2300021 / 2300318, Email: mfs solapur@Kfintech.com
- Srikakulam:** D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple Pedda Relli Veedhi Palakonda Road Srikakulam 532001. Phone: 8942229925, Email: mfs srikakulam@Kfintech.com
- Tirupathi:** Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501. Phone: 9885995544 / 0877-2255797, Email: mfs tirupathi@Kfintech.com
- Vijayawada:** Hno26-23 1st Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010. Phone: 0866-6604032/39/40, Email: vijayawadamfd@Kfintech.com
- Visakhapatnam:** Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016. Phone: 0891-2714125, Email: vizagmfd@Kfintech.com
- Warangal:** Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002. Phone: 0870-2441513, Email: mfs warangal@Kfintech.com
- Khammam:** 11-4-3/3 Shop No. S-9 1st Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002. Phone: 8008865802, Email: mfs khammam@Kfintech.com
- Hyderabad(Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032. Phone: 040-79615122, Email: mahipal.manne@kfintech.com
- Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra. Phone: 0724-2451874, Email: mfs akola@Kfintech.com
- Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. Phone: 0721 2569198, Email: mfs amaravathi@Kfintech.com
- Aurangabad:** Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001. Phone: 0240-2343414, Email: mfs aurangabad@Kfintech.com
- Bhopal:** Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011. Phone: 0755 4077948/3512936, Email: bhopal mfs@Kfintech.com
- Dhule:** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. Phone: 02562-282823, Email: mfs dhule@Kfintech.com
- Indore:** . 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore. Phone: 0731-4266828/4218902, Email: mfs indore@Kfintech.com

• **Jabalpur:** 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001. Phone: 0761-4923301, Email: mfsjabalpur@Kfintech.com • **Jalgaon:** 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001. Phone: 9421521406, Email: mfsjalgaon@Kfintech.com • **Nagpur:** Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010. Phone: 0712-3513750, Email: nagpurnfd@Kfintech.com • **Nasik:** S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002. Phone: 0253-6608999, Email: nasikmfs@Kfintech.com • **Sagar:** li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002. Phone: 07582-402404, Email: mfsagar@Kfintech.com • **Ujjain:** Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001. Phone: 0734-4250007 / 08, Email: mfsujjain@Kfintech.com • **Asansol:** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303. Phone: 0341-2220077, Email: mfsasansol@Kfintech.com • **Balasure:** 1-B. 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasure 756001. Phone: 06782-260503, Email: mfsbalasure@Kfintech.com • **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101. Phone: 9434480586, Email: mfsbankura@Kfintech.com • **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001. Phone: 0680-2228106, Email: mfsberhampur@Kfintech.com • **Bhilai:** Office No.2 1st Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020. Phone: 7884901014, Email: mfsbhilai@Kfintech.com • **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007. Phone: 0674-2548981, Email: bhubaneswarmfd@Kfintech.com • **Bilaspur:** Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001. Phone: 07752-443680, Email: mfsbilaspur@Kfintech.com • **Bokaro:** City Centre Plot No. He-07 Sector-iv Bokaro Steel City Bokaro 827004. Phone: 7542979444, Email: mfsbokaro@Kfintech.com • **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101. Phone: 0342-2665140, Email: mfsburdwan@Kfintech.com • **Chinsura:** No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101. Phone: 033-26810164, Email: mfschinsura@Kfintech.com • **Cuttack:** Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001. Phone: 0671-2956816, Email: mfscluttack@Kfintech.com • **Dhanbad:** 208 New Market 2Nd Floor Bank More - Dhanbad 826001. Phone: 9264445981, Email: mfsdhanbad@Kfintech.com • **Durgapur:** Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216. Phone: 0343-6512111, Email: mfsdurgapur@Kfintech.com • **Gaya:** Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001. Phone: 0631-2220065, Email: mfs गया@Kfintech.com • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. Phone: 03561-222136, Email: mfsjalpaiguri@Kfintech.com • **Jamshedpur:** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001. Phone: 6572912170, Email: jmsshedpurnfd@Kfintech.com • **Kharagpur:** Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304. Phone: 3222253380, Email: mfskharagpur@Kfintech.com • **Kolkata:** 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb. Phone: 033 66285900, Email: mfskolkata@Kfintech.com • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. Phone: 03512-223763, Email: mfsmalda@Kfintech.com • **Patna:** 3A 3Rd Floor Anand Tower Exhibition Road Opp Icici Bank Patna 800001. Phone: 0612-4323066, Email: mfspatna@Kfintech.com • **Raipur:** Office No S-13 Second Floor Reheja Tower Fafadhi Chowk Jail Road Raipur 492001. Phone: 0771-4912611, Email: mfsraipur@Kfintech.com • **Ranchi:** Ranchi -834001 Phone:: 0651-2330160. Email: mfsranchi@Kfintech.com • **Rourkela:** 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012. Phone: 0661-2500005, Email: mfsrourkela@Kfintech.com • **Sambalpur:** First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001. Phone: 0663-2533437, Email: mfsambalpur@Kfintech.com • **Siliguri:** Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001. Phone: 0353-2522579, Email: mfsiliguri@Kfintech.com • **Agra:** House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002. Phone: 7518801801, Email: mfsagra@Kfintech.com • **Aligarh:** 1st Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001. Phone: 7518801802, Email: mfsaligarh@Kfintech.com • **Allahabad:** Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001. Phone: 7518801803, Email: allahabdmfd@Kfintech.com • **Ambala:** 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001. Phone: 7518801804, Email: mfsambala@Kfintech.com • **Azamgarh:** KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001. Phone: 7518801805, Email: mfsazamgarh@Kfintech.com • **Bareilly:** 1st Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001. Phone: 7518801806, Email: mfsbareilly@Kfintech.com • **Begusarai:** C/O Dr Hazari Prasad Sahu Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117. Phone: 7518801807, Email: mfsbegusarai@Kfintech.com • **Bhagalpur:** 2Nd Floor Chandralok Complexghantagar Radha Rani Sinha Road Bhagalpur 812001. Phone: 7518801808, Email: mfsbhagalpur@Kfintech.com • **Darbhangha:** 2Nd Floor Raj Complex Near Poor Home Darbhanga - 846004. Phone: 7518801809, Email: mfsdarbhanga@Kfintech.com • **Dehradun:** Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001. Phone: 7518801810, Email: dehradunmfd@Kfintech.com • **Deoria:** K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001. Phone: 7518801811, Email: mfsdeoria@Kfintech.com • **Faridabad:** A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001. Phone: 7518801812, Email: mfsfaridabad@Kfintech.com • **Ghaziabad:** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001. Phone: 7518801813, Email: mfsghaziabad@Kfintech.com • **Ghazipur:** House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001. Phone: 7518801814, Email: mfsghazipur@Kfintech.com • **Gonda:** H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001. Phone: 7518801815, Email: mfs\_gonda@Kfintech.com • **Gorakhpur:** Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001. Phone: 7518801816, Email: mfs\_gorakhpur@Kfintech.com • **Gurgaon:** No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001. Phone: 7518801817, Email: mfs\_gurgaon@Kfintech.com • **Gwalior:** City Centre Near Axis Bank - Gwalior 474011. Phone: 7518801818, Email: mfs\_gwalior@Kfintech.com • **Haldwani:** Shoop No 5 Kmvn Shoping Complex - Haldwani 263139. Phone: 7518801819, Email: mfs\_haldwani@Kfintech.com • **Haridwar:** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410. Phone: 7518801820, Email: mfs\_haridwar@Kfintech.com • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. Phone: 7518801821, Email: mfs\_hissar@Kfintech.com • **Jhansi:** 1st Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001. Phone: 7518801823, Email: mfs\_jhansi@Kfintech.com • **Kanpur:** 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001. Phone: 7518801824, Email: kanpurnfd@Kfintech.com • **Lucknow:** 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001. Phone: 0522-4061893, Email: lucknowmfd@Kfintech.com • **Mandi:** House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001. Phone: 7518801833, Email: mfs\_mandi@Kfintech.com • **Mathura:** Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001. Phone: 7518801834, Email: mfs\_mathura@Kfintech.com • **Meerut:** Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India. Phone: 7518801835, Email: mfsmeerut@Kfintech.com • **Mirzapur:** Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001. Phone: 7518801836, Email: mfsmirzapur@Kfintech.com • **Moradabad:** Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001. Phone: 7518801837, Email: mfsmoradabad@Kfintech.com • **Morena:** House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. Phone: 7518801838, Email: mfsmorena@Kfintech.com • **Muzaffarpur:** First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001. Phone: 7518801839, Email: mfsmuzaffarpur@Kfintech.com • **Noida:** F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301. Phone: 7518801840, Email: mfsnoida@Kfintech.com • **Panipat:** KFin Technologies Ltd Shop No. 20 1st Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana. Phone: 7518801841, Email: mfs\_panipat@Kfintech.com • **Renukoot:** C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217. Phone: 7518801842, Email: mfsrenukoot@Kfintech.com • **Rewa:** Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001. Phone: 7518801843, Email: mfsrewa@Kfintech.com • **Rohtak:** Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.. Phone: 7518801844, Email: mfsrohtak@Kfintech.com • **Roorkee:** KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Phone: 7518801845, Email: mfsroorkee@Kfintech.com • **Satna:** 1st Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001. Phone: 7518801847, Email: mfsatna@Kfintech.com • **Shimla:** 1st Floor Hills View Complex Near Tara Hall Shimla 171001. Phone: 7518801849, Email: mfsshimla@Kfintech.com • **Shivpuri:** A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. Phone: 7518801850, Email: mfsshivpuri@Kfintech.com • **Sitapur:** 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001. Phone: 7518801851, Email: mfs\_sitapur@Kfintech.com • **Solan:** Disha Complex 1st Floor Above Axis Bank Rajgarh Road Solan 173212. Phone: 7518801852, Email: mfs\_solan@Kfintech.com • **Sonepat:** Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.. Phone: 7518801853, Email: mfs\_sonepat@Kfintech.com • **Sultanpur:** 1st Floor Ramashanker Market Civil Line - Sultanpur 228001. Phone: 7518801854, Email: mfs\_sultanpur@Kfintech.com • **Varanasi:** D-64/132 Ka 2Nd Floor Anant Complex Sigra Varanasi 221010. Phone: 7518801855, Email: varanasimfd@Kfintech.com • **Yamuna Nagar:** B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001. Phone: 7518801857, Email: mfsyamunanagar@Kfintech.com • **Kolhapur:** 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001. Phone: 0231 2653656, Email: mfskolhapur@Kfintech.com • **Mumbai:** 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001. Phone: 022-46052082, Email: mumbaimfd@Kfintech.com

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• **Pune:** Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005. Phone: 020-46033615 / 020-66210449, Email: punemfd@Kfintech.com • **Vashi:** Vashi Plaza Shop No. 324 C Wing 1st Floor Sector 17 Vashi Mumbai 400703. Phone: 022-49636853, Email: Vashiext.mum@Kfintech.com • **Vile Parle:** Shop No.1 Ground Floor Dipti Jyothi Co-Operative Housing Society Near Mtnl Office P M Road Vile Parle East 400057. Phone: 022-26130708, Email: VileParleext.mum@Kfintech.com • **Borivali:** Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092. Phone: 022-9673606377, Email: Borivaliext.mum@Kfintech.com • **Thane:** Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602. Phone: 022 25303013, Email: Thaneext.mum@Kfintech.com • **Ajmer:** 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001. Phone: 0145-5120725, Email: mfsajmer@Kfintech.com • **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001. Phone: 0144-4901131, Email: mfsalwar@Kfintech.com • **Amritsar:** Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001. Phone: 0183-5053802, Email: mfsamritsar@Kfintech.com • **Bhatinda:** Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001. Phone: 0164- 5006725, Email: mfsbhatinda@Kfintech.com • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. Phone: 01482-246362 / 246364, Email: mfsbhilwara@Kfintech.com • **Bikaner:** KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. Phone: 0151-2943850, Email: mfsbikaner@Kfintech.com • **Chandigarh:** First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022. Phone: 1725101342, Email: chandigarhmfd@Kfintech.com • **Ferozpur:** The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002. Phone: 01632-241814, Email: mfsferozpur@Kfintech.com • **Hoshiarpur:** Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001. Phone: 01882-500143, Email: mfshoshiarpur@Kfintech.com • **Jaipur:** Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001. Phone: 01414167715/17, Email: jaipurmfd@Kfintech.com • **Jalandhar:** Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001. Phone: 0181-5094410, Email: mfsjalandhar@Kfintech.com • **Jammu:** Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K. Phone: 191-2951822, Email: mfsjammu@Kfintech.com • **Jodhpur:** Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003. Phone: 7737014590, Email: mfsjodhpur@Kfintech.com • **Karnal:** 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001. Phone: 0184-2252524, Email: mfskarnal@Kfintech.com • **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007. Phone: 0744-5100964, Email: mfskota@Kfintech.com • **Ludhiana:** Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001. Phone: 0161-4670278, Email: mfsLudhiana@Kfintech.com • **Moga:** 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Char Moga 142001. Phone: 01636 - 230792, Email: mfsmoga@Kfintech.com • **New Delhi:** 305 New Delhi House 27 Barakhamba Road - New Delhi 110001. Phone: 011- 43681700, Email: delhimfd@Kfintech.com • **Pathankot:** 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001. Phone: 0186-5074362, Email: mfspathankot@Kfintech.com • **Patiala:** B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001. Phone: 0175-5004349, Email: mfsatiala@Kfintech.com • **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. Phone: 01572-250398, Email: mfsSikar@Kfintech.com • **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001. Phone: 0154-2470177, Email: mfsSriganganagar@Kfintech.com • **Udaipur:** Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001. Phone: 0294 2429370, Email: mfsudaipur@Kfintech.com • **Eluru:** Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002. Phone: 08812-227851 / 52 / 53 / 54, Email: mfseluru@Kfintech.com