CANARA ROBECO
Mutual Fund

Key Information Memorandum

and Application Form - Regular Plan

Canara Robeco Overnight Fund

(Overnight Fund - An open-ended debt scheme investing in overnight securities)

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.
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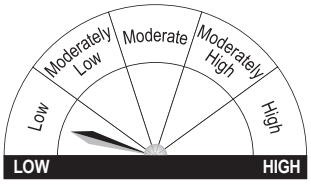
Name of the Scheme/Plan	This product is suitable for investors who are seeking*	RISKOMETER
Canara Robeco Overnight Fund (An open-ended debt scheme investing in overnight securities)	• Regular income over short term that may be in line with the overnight call rates. • Investment in overnight securities.	 Investors understand that their principal will be at Low risk

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

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 KIM.

This Key Information Memorandum is dated 29th June, 2020.

Name of the Scheme

Canara Robeco Overnight Fund

Type of Scheme

Overnight Fund - An open-ended debt scheme investing in overnight securities

Investment Objective

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.

Asset Allocation Pattern of the scheme

Under normal/defensive circumstances, the asset allocation of the Scheme will be as follows:

Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Overnight Securities *	0%	100%	Low

*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.

Investments will be made in line with the asset allocation of the scheme and the applicable SEBI and/or AMFI guidelines as specified from time to time.

Investment by Scheme in Securitized debt is limited to domestic securitized debt and shall not exceed 10% of the net assets as on the date of such investments.

The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.

Subject to the SEBI Regulations, the asset allocation pattern of the schemes indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations interalia due to market changes. The AMC may from time to time, for a short term, alter the asset composition on defensive consideration and may also invest the funds available in repos, bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time.

Portfolio Rebalancing:

The scheme would endeavour to rebalance the portfolio within 07 days. In the event of the scheme not being rebalanced within the aforesaid period, justification for the same shall be placed before Investment Committee and reasons for the same shall be recorded in writing. Investment Committee shall then decide on the course of action. However, at all times the AMC shall endeavour to ensure that the portfolio would adhere to the overall investment objective of the schemes.

Investment Strategy

The funds will be invested in Debt & Money Market Instruments (with residual maturity not greater than 1 business day,) offering reasonable liquidity and returns, with risk perceived by the Investment Manager and a portion of the funds will also be invested in rated and un-rated corporate bonds and debentures. In case of securities with put and call options (daily or otherwise) the residual maturity (deemed or actual) shall be on or before the next Business Day. Investments under the Scheme would be made predominantly in TREPS (Triparty Repo Dealing and Settlement), overnight reverse repos and fixed income securities/instruments with overnight maturity. The portfolio will be constructed and managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement.

As per the guidelines of RBI, Mutual Funds have currently ceased to access the call money market. The Schemes therefore proposes to avail facility of reverse repos/TREPS (Triparty Repo Dealing and Settlement) to temporarily invest short term liquidity and to meet redemption/repurchase requirements.

The investments may be made in primary as well as secondary markets. As far as possible, the portfolio will be adequately diversified to reduce the risk of underperformance, arising out of unexpected security-specific factors. Investments will be made in State/Central Government Securities, Treasury Bills: i) supported by the ability to borrow from the Treasury ii) supported by sovereign guarantee or of the State Government iii) supported by the Government of India/State Government in any other manner.

The Scheme will seek to underwrite issuance of Government Securities if any, to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in this respect. The Scheme may also participate in their auction from time to time.

There can be no assurance that the investment objective of the Scheme will be realized. It is, however, emphasized that, there is no risk of default of payment of either principal or interest amount in respect of investments made in Government Securities, Treasury Bills under this Scheme.

Risk factors associated with Creation of Segregated Portfolio

Investor holding units of segregated portfolio may not 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

Risk Profile of the scheme

Standard Risk Factors:

I. Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

II. Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Scheme will be achieved.

III. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

IV. As the price/value/interest rates of the securities in which the Scheme/s invests fluctuate, the value of your investment in the Scheme/s may go up or down.

V. The past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the Scheme/s.

VI. The Name of the scheme(s) do not in any manner indicate either the quality of the Scheme, its future prospects or returns.

VII. Canara Bank and ORIX Corporation Europe N.V (formerly Robeco Groep N. V.), being the Sponsors, are not responsible or liable for any loss resulting from the operation of the Scheme/s beyond the initial contribution of Rs. 10 Lacs made by it towards setting up Canara Robeco Mutual Fund.

VIII. The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors:

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

I. **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rate rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

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

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

IV. **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.

V. **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.

VI. **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.

VII. **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.

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

IX. **Securitized Debt:** The Scheme (s) 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 securitized papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

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.

X. **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(s), any redemption by these entities may have an impact on the performance of the Scheme(s).

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(s). The tax benefits are based on the present laws and rules in force.

XI. **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.

XIII. **Other Risks:** 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 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.

Plans and Options

Regular Plan:

a) Growth Option

b) Dividend Option:

- Daily Dividend Reinvestment Option

Direct Plan:

a) Growth Option

b) Dividend Option:

- Daily Dividend Reinvestment Option

Regular Plan: Regular Plan is for investors who purchase/subscribe Units in the scheme through a Distributor.

Direct Plan: Direct Plan is only for investors who purchase/subscribe Units in the Scheme directly with Canara Robeco Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor/ARN Holder).

The Direct Plan shall have a lower expense ratio as compared to the Regular Plan to the extent of distribution expenses, commission, etc and no commission for distribution of Units will be paid/charged under the Direct Plan.

Canara Robeco Mutual Fund shall have separate "Application Forms" for investors subscribing under Regular Plan & Direct Plan. Investors applying under Direct Plan can also fill the Regular Plan form, but should clearly indicate "Direct" in the ARN column of the application form.

Default Option: In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.

In case of valid applications received without indicating any choice of option under Dividend Option, it will be considered as option for Dividend Reinvestment Option and processed accordingly.

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.

Growth Option:

Under this option, no dividends will be declared. The income attributable to units under this option will continue to remain invested and will be reflected in the NAV of the units under this option.

Dividend Reinvestment:

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

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

On reinvestment of dividends, the number of units to the credit of unit holder will increase to the extent of the dividend reinvested divided by the first 'Ex-income Distribution NAV' on the day of reinvestment as explained above.

Dividend Policy

The Scheme may distribute, surplus if any, by way of dividend, as may be decided by the Trustees from time to time. If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, dividend may not be declared. The Scheme does not assure or guarantee any dividend or fully paid bonus units or returns.

In the event dividend is declared, Dividend warrants will be issued within 30 days from the date of declaration or such period that may be stipulated from time to time. The Dividend 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 maintained by CRMF/Depositories/RTA on the date to be notified for the purpose. On payment of dividend, the NAV will stand reduced by the amount of dividend paid.

Those unit holders who have opted for Reinvestment facility under the Dividend Option(s), the dividend due will be reinvested net of TDS, as applicable, by allotting Units for the dividend amount at the prevailing ex-dividend NAV per Unit on the Record Date.

A Certificate showing the tax deducted at source will be issued by CRMF to the unit holders on periodic basis as provided for in the Income Tax Act, 1961.

In view of individual nature of tax consequences, each unit holder is advised to consult his / her own professional financial / tax advisor.

Dividend Distribution Procedure: In accordance with SEBI Circular no. SEBI/IMD/Cir No. 1/64057/06 dated April 4, 2006, the procedure for Dividend Distribution would be as under:

1. Quantum of dividend and the record date will be fixed by the Trustee. Dividend so decided shall be paid, subject to availability of distributable surplus.
2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the dividend 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.
3. 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 dividends. The Record Date will be 5 calendar days from the issue of notice.
4. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
5. The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date.
6. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever will be issued by Mutual Fund.
7. The requirement of giving notice shall not be compulsory for scheme/plan/option having frequency of dividend distribution from daily upto monthly dividend.

Investment of unclaimed redemption and dividend amounts of the schemes of the CRMF:

Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016 issued on "Treatment of unclaimed redemption and dividend amounts", the new plan viz. Canara Robeco Liquid - Unclaimed Redemption & Dividend Plan - Direct Growth Option has been introduced with the limited purpose of deploying the unclaimed redemption and dividend 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.

NAV Disclosure/Portfolio Disclosure

NAV Disclosure:

The Direct Plan under the Scheme will have a Separate NAV. The AMC will allot the Units within 5 (five) Business Days from the date of closure of New Fund Offer Period and will calculate and disclose the first NAV of the Scheme within 5 (five) Business Days from the date of allotment.

The AMC will calculate the NAV of the Scheme on a daily basis. 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 (on or before 10.00 a.m. on the next Business Day for Fund of Fund Schemes). 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.

Portfolio Disclosure:

The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the month/half year on website of Mutual Fund (www.canararobeco. com) and on the website of AMFI (www.canararobeco.com) within 10 days from the close of each month/half-year 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 monthly and half-yearly statement of Scheme portfolio within 10 days from the close of each month/half-year respectively.

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). Such copies shall be provided to the unit holders free of cost.

Listing

As the repurchase facility is provided on an ongoing basis, at NAV related prices, the units of the Scheme are not proposed to be listed on any Stock Exchanges.

Applicable NAV for Sale of units including Switch Ins

Applicable NAV for Sale of Units/Switch In:

I. Where the application is received upto 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day of receipt of application;

II. Where the application is received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the next business day; and

III. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise - the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Applicable NAV for Repurchase of Units

Applicable NAV for Repurchase of units/ Switch Out:

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

a) For applications received up to 3 p.m., same day's closing NAV shall be applicable.

b) For applications received after 3 p.m., closing NAV of the next business day shall be applicable.

Minimum Application Amount

Lumpsum: Rs. 5000/- and in multiples of Re. 1/- thereafter.

Subsequent purchases: Minimum amount of Rs. 1000/- and multiples of Re. 1/- thereafter.

STP: For Daily/Weekly/Monthly frequency - Rs. 1000/- and in multiples of Re. 1/- thereafter. For quarterly frequency - Rs. 2000/- and in multiples of Re. 1/- thereafter.

SWP: For monthly frequency - Rs. 1000/- and in multiples of Re. 1/- thereafter. For quarterly frequency - Rs. 2000/- and in multiples of Re. 1/- thereafter.

Minimum redemption Amount: Rs. 1000/- and in multiples of Re. 1/- thereafter.

Benchmark Index

CRISIL Overnight Index

The Trustees reserve the right to change the benchmark if due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of fund performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis.

Allotment

Subject to the receipt of the specified minimum subscription amount, full allotment of Units applied for will be made within 5 business days from the date of closure of the NFO Period for all valid applications received during the NFO Period. Allotments made will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds. Also, note that the allotment of units will not be made in decimals/fractions. The units will be converted to the nearest whole number at the time of allotment of units for NFO applicants to be in adherence to the tradable lot of one unit on the Stock Exchange. The balance amount represented by fractional units will be refunded to the investor.

Allotment Confirmation/Consolidated Account Statement (CAS):

AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. 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 10th 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.

Further, 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 within 10th 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 10th 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, dividend payout, dividend reinvestment, 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 within 10th 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 10th 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, dividend payout, dividend reinvestment, 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:

a. 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 tenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.

b. 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.

c. 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.

d. 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.

e. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.

f. 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.

g. 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.

h. Non-transferable Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any fractional Units entitlement.

i. Units held, either in the form of Account Statement or Unit Certificates, are non-transferable. The Trustee reserves the right to make the Units transferable at a later date subject to SEBI (MF) Regulations issued from time to time.

Half Yearly Consolidated Account Statement:

A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.

The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical.

Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.

Aforesaid Consolidated Account Statement (CAS) will issued in line with SEBI circular dated 20th September, 2016 and 22nd October, 2018.

Unit Certificates:

Normally no unit certificates will be issued under the Scheme. However, if the unitholder so desires, the AMC shall issue a unit certificate to the unitholder within 30 days of the receipt of request for the certificate. The cost of stamp duty paid for issuing the unit certificate will form part of the annual ongoing expenses and/or may be recovered from the Unitholder. However, such unit certificates are not tradable with the Stock Exchange.

Dematerialization/Rematerialization of Units:

The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically. It may be noted that trading and settlement in the Units of the scheme over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form.

If the Unit holder desires to hold the Units in a dematerialized/Rematerialized form at a later date, the request for conversion of units held in Account Statement (non DEMAT) form into DEMAT (electronic) form or vice versa should be submitted along with a DEMAT/REMAT Request Form to their Depository Participants.

However, the Trustee/AMC reserves the right to change the dematerialization/ rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996.

Default Option:

In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.

In case of incorrect furnishing of DP account details, the AMC shall issue Statement of Account specifying the units allotted to investor within 5 business days from the closure of the NFO.

Name of the Fund Manager

Ms. Suman Prasad is the fund managers for the Scheme.

Name of the Trust

Canara Robeco Mutual Fund

Performance of the Scheme

This is new Scheme being launched and hence, there is no performance track record. Investors are informed that the Mutual Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the Scheme.

Expenses of the Scheme

Load Structure

Entry Load: Nil

Exit Load: Nil

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. Any expenses beyond the limits shall be borne by the AMC.

Particulars	Regular Plan*
	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%**
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	Upto 2.00%**
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash market trades resp.	
Goods and Service Tax on expenses other than investment and advisory fees	
Goods and Service Tax on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)	**Upto 2.00%#**
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 SEBI circular dated 2nd February, 2018 incases 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;

   In accordance with SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, any payment towards brokerage and transaction cost, over and above the said 0.12% for cash market transactions, 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 SEBI circular dated 22nd Oct, 2018 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.

   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 (1 Year) 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.

Note: Government of India has implemented the Goods & Services Tax (GST) with effect from July 1, 2017.

The Fund will update the current expense ratios on its website (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 and on the website of AMFI (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) 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 SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, 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.

Waiver of Load for Direct Applications

Not Applicable In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009.

Tax treatment for the Investors (Unit holders)

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

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days except Saturdays/Sundays/Public Holidays/book closure period days; and will be published published in at least two daily newspapers having circulation all over India. NAV can also be viewed on www.canararobeco.com and www.amfiindia.com

For Investor Grievances please contact

KFin Technologies Private 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

Unit holders' Information

Account Statement:

- On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 business days from the date of receipt of transaction request will be sent to the Unitholders registered email address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS) shall be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

  **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, and Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges.
- In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
- The CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.

  No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished periodically by respective Depository Participants (DPs) will contain the details of transactions.

Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unitholders 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, if so mandated.

Half Yearly Consolidated Account Statement:

A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.

The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive in physical.

Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties.

Further, as per the provisions of SEBI circular dated 20th September, 2016 CAS issued for the half-year shall also provide the following (applicable from 1st October, 2016):

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 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 circular dated 20th September, 2016 and 22nd October, 2018.

Monthly Portfolio Disclosure:

Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, on or before the tenth day of the succeeding month, the portfolio of all the schemes of CRMF shall be available in a user-friendly and downloadable format on the website of AMC (www.canararobeco.com).

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 month/half year on website of Mutual Fund (www.canararobeco. com) and on the website of AMFI (www.canararobeco.com) within 10 days from the close of each month/half-year 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 monthly and half-yearly statement of Scheme portfolio within 10 days from the close of each month/half-year respectively. 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). Such copies shall be provided to the unit holders free of cost.

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.

Applications Supported by Blocked Amount (ASBA)

Investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein. For complete details on ASBA process refer Statement of Additional Information (SAI) made available on our website www.canararobeco.com

Refund

If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days from the closure of NFO, interest @ 15% p.a. for delay period will be paid and charged to the AMC.

In the event of Applications not being complete in all respects and the consequent non-allotment, the Scheme will refund the Application Money to the applicant(s), by Post and by way of Cheque or Demand Draft marked `A/c Payee'. All refund cheques will be mailed by registered post or as permitted by applicable regulations at the risk of the applicants.

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.

The following persons are eligible and may apply for subscription to the Units of the Scheme (subject to, wherever relevant, purchase of Units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):

- Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed).
- Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
- Hindu Undivided Family (HUF)
- Partnership Firms
- A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
- A Body Corporate established by or under any law in force in India
- A Co-operative Society registered under any law relating to Co-operative Societies in India
- A Religious or Charitable Trust/Wakfs or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes
- Foreign Portfolio Investor (Foreign Portfolio Investor(FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014
- 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
- Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
- Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future.
- NRIs and PIOs

Notes:

1. 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.
2. 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 Non-Individual Investors, the authorized signatories/officials of Non-Individual 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.
3. 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/Trustee/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/Trustee 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.
4. 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.

5. The Trustee 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.
6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.
7. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee 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.

Who cannot invest

- 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) as determined by the Financial Action Task Force (FATF), from time to time.
- 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.

Special Products/facilities

1. 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:

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: For Daily Frequency For Weekly Frequency For both Monthly & Quarterly STP	 Twenty-Five Instalments Six Instalments Six instalments
Maximum No. of STP Instalments: For Daily Frequency For Weekly Frequency For both Monthly & Quarterly STP	 No Limit No Limit No Limit
Periodicity	Daily/Weekly/Monthly/Quarterly
The facility can be exercised on	Daily: 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.
	Weekly: Transfers will happen only on Mondays by default. In case, Monday being a non-business day, next business day will be considered for Transfer. Monthly/Quarterly: 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 and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue STP by giving 15 days notice prior to the due date of the next instalment.

2. 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 instalment	Rs.1,000/- and multiple of Re.1/- thereafter.
Quarterly SWP: Minimum amount per SWP instalment	Rs.2,000/- and multiple of Re.1/- thereafter.
Periodicity	Monthly/Quarterly
Dates available for SWP Facility	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 Facility will be affected on the next business day.)
No. of SWP Instalments (applicable for both Monthly & Quarterly SWP) a) Minimum b) Maximum	 Six instalments No Limit
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue SWP by giving 15 days notice prior to the due date of the next instalment.

3. Switching Options

Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme(s) to another scheme(s) established by the Mutual Fund, or within the Scheme(s) 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(s) 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. 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.

4. 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.

1. 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.
2. 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.
3. Non-demat transactions are also permitted through stock exchange platform.

4. 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")

A. 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:

1. Transaction for this purpose shall include purchase, redemption and switch facility.
2. 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.
3. Official Point of Acceptance
   a. 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.
   b. Celaring 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.
4. Clearing members and depository participants shall be required to comply with conditions stipulated in SEBI circular vide reference no. 11/183204/2009 dated November 13, 2009 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 BSE/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 unitholders 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 BSE StAR MF, the investors/unitholders should approach the Stock Broker or the investor grievances cell of the stock exchange.

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.

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 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 SEBI circular vide reference no. 11/183204/2009 dated November 13, 2009 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.

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 MFU either electronically or physically through the authorized Points of Service ("POS") of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.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@mfuindia.com

5. 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 of tax at source, if any) and dividend 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.

6. 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. 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.

7. Online Transactions through KFintech:

a. Transactions through KFintech MFS website

Facility of online transactions is also available on the website of KFin Technologies Private Limited, the Registrar and Transfer Agent for Canara Robeco Mutual Fund (CRMF) Schemes i.e. 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 Private Limited

All Investors will be allowed to transact through www.kfintech.com, an electronic platform provided by KFin Technologies Private 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' with effect from 3rd October, 2017. 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 AMC website/Distributor website/applications etc. subject to credit of funds to bank account of scheme(s), wherever applicable. For operating guidelines, terms and conditions, registration form and further details, investors are requested to visit www.kfintech.com.

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, SEBI has permitted receipt of cash transactions for fresh purchases/additional purchases to the extent of Rs.20,000/- per investor, per financial year shall be allowed subject to the following:

1. 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
2. Sufficient systems and procedures in place.

However, payment towards redemptions, dividend, 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.

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.

Transaction charges shall not be deducted for:

- Purchases/subscriptions for an amount less than Rs. 10,000/-;
- 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.

Foreign Account Tax Compliance

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.

FATCA due diligence will be directed at each investor/Unit holder (including joint investor) and on being identified as a reportable person/specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor/Unit holder will therefore be required to comply with the request of the AMC/Mutual Fund to furnish such information as and when sought by the AMC for the AMC/Mutual Fund to comply with the information reporting requirements stated in IGA and circulars issued by SEBI/AMFI from time to time in this regard. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors/ Unit holders should consult their own tax advisors regarding FATCA requirements with respect to their own situation.

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

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.

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.

This product is suitable for investors who are seeking*	RISKOMETER
• Regular income over short term that may be in line with the overnight call rates. • Investment in overnight securities.	 Investors understand that their principal will be at Low risk

APPLICATION FORM (Please fill in BLOCK Letters)

Broker Name/ARN	Sub Broker Code/ARN	Employee Unique Identification Number	Bank Serial No./Branch Stamp/Receipt Date

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

Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 28): I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 25)

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

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

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

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

Folio No. _____ Name of 1st Unit Holder _____

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

PAN/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 ◯	
Second Applicant		Yes ◯	
Third Applicant		Yes ◯	

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

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

APPLICANT(S) INFORMATION [Refer Instruction 1]

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

Mr. | Ms. | M/s. _____

Father/Husband's Name _____

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 ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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) D D / M M / Y Y Y Y

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 or 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.

NAME OF SECOND APPLICANT
Mr. | Ms. | M/s.

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 ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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) D D / M M / Y Y Y Y

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 or 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.

NAME OF THIRD APPLICANT
Mr. | Ms. | M/s.

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 ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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) D D / M M / Y Y Y Y

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 or 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.

NAME OF THE GUARDIAN (In case of first Applicant is a Minor)
Mr. | Ms. | M/s.

Relation with Minor Please (✓) Mother ☐ Father ☐ Legal Guardian ☐

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

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 ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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) D D / M M / Y Y Y Y

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 or 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.

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

POWER OF ATTORNEY (PoA) HOLDER DETAILS

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

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

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 ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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) D D / M M / Y Y Y Y

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 or 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.

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

National Securities Depository Limited (NSDL)	Central Depository Services (India) Limited (CDSL)
Depository Participant Name _____	Depository Participant Name
DP ID No. I N	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? ☐ **Yes** ☐ **No** Please tick as applicable and if yes, provide the below mentioned information (mandatory)

Sole/First Applicant/Guardian ☐ **Yes** ☐ **No**		**Second Applicant** ☐ **Yes** ☐ **No**		**Third Applicant** ☐ **Yes** ☐ **No** or ☐ **POA** ☐ **Yes** ☐ **No**	
Date of Birth		Date of Birth		Date of Birth	
Place of Birth		Place of Birth		Place of Birth	
Country of Birth		Country of Birth		Country of Birth	
Country of Citizenship/ Nationality		Country of Citizenship/ Nationality		Country of Citizenship/ Nationality	
Are you a US Specified Person?	☐ **Yes** ☐ **No** please provide Tax Payer Id	Are you a US Specified Person?	☐ **Yes** ☐ **No** please provide Tax Payer Id	Are you a US Specified Person?	☐ **Yes** ☐ **No** please provide Tax Payer Id
Country of Tax Residency# [other than India]	Taxpayer Identification No	Country of Tax Residency# [other than India]	Taxpayer Identification No	Country of Tax Residency# [other than India]	Taxpayer Identification No
1		1		1	
2		2		2	

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* PLEASE USE BLOCK LETTERS

* 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)

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

(Please enter the 9 digit number that appears after your cheque number)

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/DIVIDEND REMITTANCE [Refer Instruction 20]

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

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

ACKNOWLEDGMENT 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. _____

An application for purchase of _____ units of _____

along with cheque/DD as detailed overleaf. Cheques/Drafts are subject to realisation.

Date _____/_____/_____

Stamp, Signature & Date

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. (incase of NEFT/RTGS)	Bank and Branch and Account Number
1.	**Canara Robeco Overnight Fund**	**Regular Plan**	☐ Growth ☐ Dividend ☐ Daily Dividend Reinvestment			

(Type of Account/Saving/Current/NRE/NRO/FCNR/NRSR) * All purchases are subject to realization 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)

☐ Category	☐ Unlisted company	☐ Partnership Firm	☐ Unincorporated Association/Body of Individuals	☐ Trust	☐ 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	Address	Details of Identity such as PAN/Passport	% of ownership

[Please attach self attested copy of PAN/Passport (proof of photo identity) along with application form]

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

☐ I/We _____ do here by nominate the undermentioned Nominee(s) to receive the units to my/our credit in this folio no. in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees. ☐ I/We_____ do not wish to nominate

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

⊗ 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)

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 authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorize the Fund to disclose details as necessary, to the Registrar & Transfer agent(s), call centers, banks, custodians, depositories and/or authorised external third parties who are involved in transaction processing, despatches, etc. for the purpose of effecting payments to me/us. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

I/We hereby declare that currently there is no subsisting order/ruling/judgment 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 authorization of my/our transaction.

I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made there under, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made there under) 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/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non Resident External/Ordinary Account/FCNR/NRSR Account. Investment in the scheme is made by me/us on: ☐ Repatriation basis ☐ Non Repatriation basis.

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 alongwith this application for subscription.

Name of the partners _____ Signatures _____

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
					Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch
1.	**Canara Robeco Overnight Fund**	**Regular Plan**	☐ Growth ☐ Dividend ☐ Daily Dividend Reinvestment			

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

Instructions for filling an application form

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

   In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.
7. Cash/Money Orders will not be accepted.
8. All Cheques/Bank Drafts must be drawn in favour of "CANARA ROBECO MUTUAL FUND COLLECTIONS" and the name of the First/Sole applicant and serial No. of the application form shall be indicated on the reverse of the Cheque/Bank Draft as the case may be.
9. Application Forms duly completed in all respects must be submitted at the Sales Offices of the AMC/Identified center for sale of units of the Scheme.
10. The acknowledgement slip will be made in favour of First/Sole Applicant.
11. Agents are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.

12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all purchases/switches/ registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.canararobeco.com. 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. 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.

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 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 agents 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

13. NOMINATION DETAILS

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

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent/legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Central Government, State Government, a local authority or any person designated by virtue of his office. However non Individual's, including society, trust, body corporate, partnership firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate.

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

The transfer of Units/payment to the nominee of the Redemption proceeds shall be valid and effectual against any demand made upon the Fund/AMC/Trustee and shall discharge the Fund/AMC/Trustee of all liability towards the estate of the deceased Unit Holder and his/her legal personal representative or other successors. The Fund, the AMC

and the Trustee are entitled to be indemnified from the deceased Unit Holder's estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

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

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

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.

15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.

16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/ Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds

17. Documents to be submitted:

    i) For Charitable and Religious Trusts/Association/Society:

       (a) Trust Deed/Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.

    ii) For Companies:

       (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.

    iii) For Partnership Firms: Copy of the Partnership Deed

    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 dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in 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, from time to time, the instructions of the Unit holder for remittance of redemption/dividend (if any) proceeds via RTGS/NEFT System will be discontinued by Canara Robeco Mutual Fund/ Canara Robeco Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption/dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque/demand draft.

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

    Electronic Clearing Service (ECS)*

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

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

    (i) In case the bank account of an investor is covered under RTGS/NEFT system offered by the RBI then the payment of redemption/dividend proceeds (if any) shall be effected via RTGS/NEFT mechanism only.

    (ii) The facility for payment of dividend proceeds, if any via ECS* shall be effected only in case the bank account of an investor is not covered under the RTGS/NEFT system.

* available only in respect of dividend payments.

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

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

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

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

21. 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/dividend 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

28. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN, 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 EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN 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	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality *or* Resonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; *or* Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. 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 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any countryother than India; and 2. Documentary evidence (refer list below) ***If Indian telephone number is provided along with a foreign country telephone number*** 1. 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 2. Documentary evidence (refer list below)
Telephone number is a country other than India	1. 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 2. Documentary evidence (refer list below)

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

1. Certificate of residence issued by an authorized government body*
2. 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:

a) Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not incase of minor applicant).

b) Each application has to be accompanied by a separate cheque/RTGS letter . A single application with multiple cheques and multiple applications with a single cheque will not be accepted.

c) 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.

• Toll Free No.: 1800 209 2726 • website: www.canararobeco.com • email: CRMF@canararobeco.com

BRANCH OFFICES: AHMEDABAD: Unit No.104, Onyx Building, Near Raj Hans Society, IDBI Cross Roads, Off. C.G. Road, Ahmedabad - 380 009. **BANGALORE:** 1st Floor, "Sana Plaza", 21/14 A, M.G.Road, Near Trinity Metro Station, Bangalore - 560 001. **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. **DELHI:** 804 & 805, 8th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi - 110 001. **GOA:** Shop No. F-3, Edcon Tower, Panajim, Goa - 403 001. **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 - 302 001. **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, 1st Floor, Sky Hi Chamber, 5, Park Road, Lucknow - 226 001. **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 Ramdaspeth, Nagpur - 440 010. **NASHIK:** Shop No. 1, Ground Floor, Rajvee Enclave, New Pandit Colony, Sharanpur Road, Nashik - 422 002. **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:** M-8/9, Jolly Plaza, Athwagate, Surat - 395 001.

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 Docuemnt/Scheme Information Document for Scheme specific risk factors and other details before investing.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.