CANARA ROBECO BANKING AND PSU DEBT FUND
(An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.)

Scheme Code: CANA/O/D/BPF/22/02/0022

This product is suitable for investors who are seeking:
- Income/Capital appreciation over short to medium term
- Investment in debt and money market instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds

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

**Canara Robeco Mutual Fund**
Investment Manager: Canara Robeco Asset Management Co. Ltd.
CIN No: U65990MH1993PLC071003
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.
Tel.: 6658 5000 | Fax: 6658 5012/13.
www.canararobeco.com
Toll Free No.: 1800 209 2726

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

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

This Key Information Memorandum (KIM) dated as on 30th October 2023.
Investment Objective: To generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realised.

Scheme Code: CANA/O/D/BPF/22/02/0022

Investment Strategy: Being an open-ended debt scheme, the fund would predominantly invest in debt and money market instruments of banks, public sector undertakings, public financial institutions and Municipal Bonds. The scheme will follow an active interest rate management strategy and aim to generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. Investments in central and state government may be undertaken for active duration management.

Performance will depend on the Asset Management Company's ability to assess accurately and react to general market conditions and changing financial characteristics of the securities. The general maturity/Macaulay Duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy. Depending upon prevailing market conditions & interest rate scenario, the portfolio Macaulay Duration and average maturity can be increased or decreased. In case of a rising interest rate environment the Macaulay Duration/average maturity of the scheme may be reduced whereas in a falling interest rate scenario the holding in medium / long securities may be maximized. The Investment Manager will actively monitor the prevailing political conditions, economic environment (including interest rates and inflation etc.), performance of the corporate sector and general liquidity as well as other considerations in the economy & markets to assess the likely direction of interest rates and to position the portfolio appropriately to take advantage of the same. It is the responsibility of the AMC to seek to guide the investments are made as per the Regulatory guidelines, the investment objective of the Scheme and in the interest of the Unitholders of the Scheme.

The AMC will keep a record of all investment decisions in accordance with the guidelines issued by SEBI. The AMC and Trustees will review the performance of the scheme in their Board meetings. The performance measurement would be against the benchmark index as well with the peer group in the industry.

Entry Load:
- Regular Plan: 0.71%
- Direct Plan: 0.38%

Type of Instruments
- % to NAV
  - Financial Services: 49.62%
  - Power: 17.65%
  - Sovereign: 11.74%
  - Current Assets: 11.62%
  - Oil, Gas & Consumable Fuels: 5.84%
  - Construction Materials: 3.53%

TOP 10 HOLDINGS:

- Name of the Issuer
- % to NAV
  - REC Ltd.: 8.22%
  - Triarty Repo: 7.70%
  - Indian Railway Finance Corporation Ltd.: 7.23%
  - HDFC Bank Ltd.: 6.04%
  - Axis Bank Ltd.: 5.95%
  - Power Grid Corporation Of India Ltd.: 5.93%
  - National Thermal Power Corporation Ltd.: 5.86%
  - NHPC Ltd.: 5.86%
  - Tamil Nadu SDL: 5.86%
  - Hindustan Petroleum Corporation Ltd.: 5.84%

FUND ALLOCATION

- Type of Instruments
- % to NAV
  - Financial Services: 49.62%
  - Power: 17.65%
  - Sovereign: 11.74%
  - Current Assets: 11.62%
  - Oil, Gas & Consumable Fuels: 5.84%
  - Construction Materials: 3.53%

GRAND TOTAL: 100.00%

Fund Managers:
- Mr. Avnish Jain (Since July 29, 2022)

Inception Date: July 29, 2022

Performance - Regular Plan
- Last 1 Yr: 6.45%
- NAV (Regular Plan - Growth Option) to NAV: 10.6250

Performance - Direct Plan
- Last 1 Yr: 6.75%
- NAV (Direct Plan - Growth Option) to NAV: 10.6586

Performance of the Scheme*** (Regular Plan)
- Return (%)
  - Last 1 Yr: 7.00%
  - Since inception: 7.92%

Performance of the Scheme*** (Direct Plan)
- Return (%)
  - Last 1 Yr: 7.00%
  - Since inception: 7.92%

Minimum Investment:
- Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter.
- Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.
  - SIP: For any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
  - STP: For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
  - SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
- Minimum redemption Amount: ₹ 1000 and in multiples of ₹ 1 thereafter or the account balance, whichever is lower.

Minimum Balance Requirement: There is no minimum balance requirement.

Note: Provisions for minimum amount of purchase / redemptions are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with Para 6.10 of SEBI Master Circular for Mutual Funds dated May 19, 2023 as amended from time to time. For details investors are requested to refer Notice cum Addendum no. 35 dated October 29, 2021.

Entry Load: Nil

Total fees and expenses as a percentage of daily/ weekly average net assets (on annualized basis)##:
- Regular Plan: 0.71%
- Direct Plan: 0.38%

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*TOP 10 HOLDINGS*: Name of the Issuer | % to NAV
---|---
REC Ltd. | 8.22%
Triarty Repo | 7.70%
Indian Railway Finance Corporation Ltd. | 7.23%
HDFC Bank Ltd. | 6.04%
Axis Bank Ltd. | 5.95%
Power Grid Corporation Of India Ltd. | 5.93%
National Thermal Power Corporation Ltd. | 5.86%
NHPC Ltd. | 5.86%
Tamil Nadu SDL | 5.86%
Hindustan Petroleum Corporation Ltd. | 5.84%

**Note:** The past performance may or may not be sustained in the future. Returns are based on NAV of are calculated on compounded annualized basis for a period of more than (or equal to) a year and absolute basis for a period less than a year. Inception Date: March 4, 2005. Different plans have a different expense structure. The current fund managers Mr. Suman Prasad is managing the scheme since 24-Jul-2019.

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**FUND ALLOCATION**

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  - Current Assets | 11.62%
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  - Construction Materials | 3.53%

**GRAND TOTAL:** 100.00%

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- **Last 1 Yr:** 6.45%
- **NAV (Regular Plan - Growth Option)** to NAV: 10.6250

**Performance - Direct Plan**
- **Last 1 Yr:** 6.75%
- **NAV (Direct Plan - Growth Option)** to NAV: 10.6586

**Performance of the Scheme*** (Regular Plan)
- **Return (%):**
  - **Last 1 Yr:** 7.00%
  - **Since inception:** 7.92%

**Performance of the Scheme*** (Direct Plan)
- **Return (%):**
  - **Last 1 Yr:** 7.00%
  - **Since inception:** 7.92%

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- **Lumpsum:** ₹ 5000 and in multiples of ₹ 1 thereafter.
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- **Minimum redemption Amount:** ₹ 1000 and in multiples of ₹ 1 thereafter or the account balance, whichever is lower.

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**Entry Load:** Nil

**Total fees and expenses as a percentage of daily/ weekly average net assets (on annualized basis)##:**
- **Regular Plan:** 0.71%
- **Direct Plan:** 0.38%
Risks associated with investments in Fixed Income Securities

Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments and derivatives 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.

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 when the credit rating of an issuer goes down. It must, however, be noted that where the Scheme/s has invested in Government securities, these are considered zero credit risk securities due to sovereign nature of securities.

Re-investment 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.

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 in the secondary market.

Basis Risk: This risk arises from potential risk in mismatched hedging position. Basis risk occurs when a hedge is imperfect, so that the losses in an investment are not exactly offset by the hedge position. If a floating rate instrument is being hedged through a swap or interest rate future (IRF) and the hedge is imperfect, then losses in the investment position will not be fully offset by the swap/IRF position, leading to adverse impact on the NAV.

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

Liquidity Risk 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, due to illiquid nature of these types of security. 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.

Settlement Risk: Fixed income securities run the risk of settlement when a security transaction done by the dealer for the fund, is not settled either due default by the counterparty or due to some technical issues in the settlement platform. This may lead to liquidity issues for the fund and may impact NAV adversely.

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

Risk associated with investing in Derivatives:

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

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

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

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

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

Trading in derivatives has the following risks:

a) Derivatives in excess of the hedging requirements can lead to losses.

b) An exposure to derivatives can also limit the profits from a genuine investment transaction.

c) Efficiency of a derivative market depends on the development of a liquid and efficient market for underlying securities.

d) Particular Risks of Exchange Traded Derivative Transactions: The securities exchange on which the shares of the Scheme may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Scheme to losses and delays in its ability to redeem shares of the Scheme.

e) Income Distribution cum Capital Withdrawal (Dividends): The Scheme may distribute not only investment income, but also realised capital gains or capital. Where capital is distributed, this will result in a corresponding reduction in the value of shares of the Scheme, and a reduction in the potential for long-term capital growth.

f) Warrants: The Scheme may issue warrants, the values of these warrants are likely to fluctuate more than the prices of the underlying securities because of the greater volatility of warrant prices.

g) Futures and Options: The Scheme may use options and futures on securities, indices and interest rates for the purpose of efficient portfolio management. Transactions in futures and options carry a high degree of risk. A relatively small market movement will have a proportionately larger impact which may work for or against the investor. The placing of certain orders which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders.

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

III. Other Risks

Zero coupon or Deep Discount Bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specific date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face value. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market rates of zero-coupon securities are generally more volatile than the market price of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and creditworthiness.
In the event of substantial investment by the Sponsor/s, or its associates in the Scheme, any redemption by these entities may have an impact on the performance of the Scheme. Canara Robeco Mutual Fund will not be responsible for any loss of tax benefits in the event of winding up of the Scheme(s) or for any amendments in the tax laws that may affect the tax benefits available under the Scheme(s). The tax benefits are based on the present laws and rules in force. RIIs. Risks Associated with investing 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 the 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.

V. Risks associated with Securities Lending

There are risks inherent to securities lending, including the risk of failure or bankruptcy of the counterparty, leading to non-compliance with the terms of the agreement by the counterparty. Such risks result in the possible loss of rights to the collateral, the inability of the counterparty to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon. The Mutual Fund may not be able to sell such Securities and this can lead to temporary illiquidity.

VI. Risks associated with investing in Tri-Party Repo through CCL (TREPS)

All the market repo and Tri-party repo, are settled through Clearing Corporation of India Limited (CCL). CCL acts as a Central Counterparty (CCP) to all trades received for settlement. Ratings companies issue a rating to a security based on explicit credit enhancement and the anticipated trends.

VII. Risk factors associated with Creation of Segregated Portfolio

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

- **Market Risk**: REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager’s will do the necessary due diligence but actual market fluctuations are beyond their control.

- **Liquidity Risk**: As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

- **Reinvestment Risk**: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend payments. Hence, the proceeds may get invested in assets providing lower returns.

- **Regulatory/Legal Risk**: REITs and InvITs being new asset classes, rights of unit holders such as right to information etc. may differ from existing capital market asset classes under Indian Law.

IX. Risk associated with investment in Debt Securities with Call & Put options

Prepayment Risk: A Fixed income security with call options gives the issuer a right to call back its securities before their maturity date. This exposes the holder to Reinvestment Risk i.e. early receipt of fund may be deployed at lower interest rate then the holder was getting from the investment, which was called. Especially, during periods of falling interest rates and credit spreads the effect of prepayment risk can be significant. This risk arises because interest rates fall and/or the issuer may exercise this right of prepayment. Such a prepayment during falling interest rates periods may force the Scheme to reinvest the redemption proceeds in securities that are offering lower yields, thereby resulting in lower interest income.

Default Risk: A fixed income security with put options gives the holder to offer the securities to the issuer before their maturity date. A holder of a puttable bond may decide to exercise the put option in order to sell the bond before its maturity date. Thus, a lower market price than the issuer’s obligation can result in an adverse effect of prepayment when interest rates are declining.

X. Risk associated with investment in Debt Securities with ratings qualified as Credit Enhancements (CE)

Ratings companies issue a rating to a security based on explicit credit enhancement given to an instrument by another entity to enhance the credit profile of the issuer. This entity is generally the parent company of the issuer. The credit enhancement could be a guarantee, shortfall undertaking, letter of comfort, etc. from the entity and could also include additional security in form of cash collateral, pledge of shares listed on stock exchanges, personal guarantee of promoters etc.

**Liquidity Risk**: Due to the credit enhanced nature of these instruments during adverse market conditions the liquidity of these securities are much lower than similar unrated securities. Consequently, the proceeds therefrom without any sale in the market could lead to inability of the Scheme in selling them easily and may have to incur losses due to higher impact costs for exiting such positions.

**Credit Risk**: Any weakness in the credit enhancement structure or weakness in rating of the credit enhancement provider, will have adverse credit impact of these instruments, which could reduce in value of these instruments.

**Market Risk**: Credit enhancement helps in enhancing credit profile of a structured financial transaction through provision of additional security/financial support, for covering losses on securitised assets in adverse conditions. For the debt instruments having credit enhancements backed by equity shares, must be sufficiently covered to address the market risk. Such investments are volatile and subject to price fluctuations owing to factors impacting the underlying assets. AMC/Fund Manager’s will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

XI. Risk factors associated with investments in Instruments having Special Features - Additional Tier 1 bonds (AT-1)

**Default Risk/ Credit Risk**: This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk. This risk pertains to the risk of default of payment of principal and interest in the times of severe financial stress.

These instruments are issued by banks with no guarantee as these bonds are issued on a stand-alone basis to show and maintain capital adequacy. In this case, the inability of the issuer to meet this early obligation, due to adverse changes in its financial position is deteriorating thus jeopardizing its ability to pay off debt. In this case, the Sponsor/s, or its associates in the Scheme, may decide to exercise the “put option” in case they feel that the issuer’s business and performance is deteriorating and the value of the bonds is lower than expected. A drop in the bond’s price does make much difference in case the bond is held till maturity. However, if in case of sale of these bonds, the seller may get a lower price when interest rates rise. Risk on Coupon Servicing: Banks as per the terms of the instruments, issuers of these bonds have discretion at all times to cancel distributions/interest payments (instead of being cancelled), in case the proceeds are kept in a bank account to meet current liabilities.

**Risk of write-down or conversion into equity**: As per current RBI guidelines, banks have to maintain a Common Equity Tier-1 (CET-1) ratio of minimum 5.5% of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital.

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

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

In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoP2/P/CR/2023/129 dated July 27, 2023 on ‘Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund’, the aforementioned schemes shall invest 25% of its AUM into the CDMDF units, as specified debt-oriented CRMF schemes to begin with). The CDMDF shall be considered as violation while considering limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Investors are requested to read detailed disclosure on investment of the schemes in the CDMDF as listed in sub-section “C. How will the Scheme allocate its assets?” and sub-section “D. Where will the Scheme Invest” in Section “II. Information about the scheme” in SID.
Other Risks:
Zero coupon or Deep Discount Bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specific date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face value. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market rates of zero coupon securities are generally more volatile than the market price of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and creditworthiness.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Resources and mechanism of individual risk assessment for monitoring investment in securitized debt – Dedicated credit analyst prepares a credit note analyzing the proposal including detailed risk assessment of the underlying. The credit note is presented to the Investment Committee for approval. The credit analyst shall maintain a database of the pool of assets, including the Originator prior to securitization shall be as prescribed by the RBI guidelines. Any investment in Securitised Debt is subject to necessary investment limits mentioned under SEBI regulations. Risk may be mitigated by seeking additional credit support (credit enhancement) in order that the instrument(s) may receive the desired level of credit rating. Further, prior to investing in Securitised Debt, it would be ensured that the minimum retention period of the debt and minimum retention percentage by the Originator prior to securitization shall be as prescribed by the RBI guidelines. Any investment in Securitised Debt has to go through an independent credit appraisal process and no special consideration shall be given to whether the Originator has invested in any Scheme(s) of Canara Robeco Mutual Fund.

Risks associated with investing in Tri Party Repo through CCIL (TREPS):
All the market repo and Tri-party repo, are settled through Clearing Corporation of India Limited (CCIL). CCIL acts as a Central Counterparty (CCP) to all trades received for settlement. Risk of exposure in the TREPS, Repos & Reverse Repos in Government Securities/Treasury Bills emanates mainly on two counts –
- Risk of failure by a lender to make funds available or by a borrower to provide adequate collateral security to accept the fund at the first leg of borrowing and lending under Tri-party Repo transaction or Repo transactions in Government Securities / treasury Bills. Risk of default by a borrower in repayment.
- AMFI vide Best Practice Circular dated October 12, 2022 has provided the following liquidity management tools. The said tools have been incorporated in the Liquidity Risk Management Policy which has been approved by the Investment Committee & Executive Risk Management Committee of the AMC, the Board of Directors AMC and Board of the Trustees of Mutual Fund.
Liquidity Management Tool | Brief Description
--- | ---
Potential Risk Matrix | The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.
Circular & Risk-o-meter Circular | Defines Liquidity Risk arising from the liability side and covers all potential liquidity risks scenarios upto 99% confidence interval. Has remedial measures both for managing this risk on an ongoing basis (LRR & LCR) as well as action plan in case there is a difference between actual outstanding and projected outflows.
LRM Circular | Addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.
Stress Testing Circular | The RMC circular brings in AILM requirement which addresses potential liquidity requirement over a 90-day period and required relevant asset side liquidity to be maintained.
Swing Pricing Circular | In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.

Requirement of Minimum Investor in the Scheme

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

Who can invest?

1. Adult Individual(s) and also minor(s) through their parent/legal guardian.
2. A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorized to invest in Mutual Fund Schemes.
3. Hindu Undivided Family (HUF)
4. A Body Corporate established by or under any law in force in India.
5. A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
6. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad.
7. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected, either in the sole and absolute discretion of the Trustee or / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustees reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.
8. 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.
9. 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.
10. No request for withdrawal of application will be allowed after cut-off time on any business day on an ongoing basis.
11. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected, either in the sole and absolute discretion of the Trustee or / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustees reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.
12. The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.
13. The following persons are not eligible to invest in the Scheme:
   - Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.
   - NRIs and foreign nationals residing in Non-Compilant Countries and Territories (NCCTs) PIOs who are residents of jurisdictions under increased monitoring or high-risk jurisdictions as determined by the Financial Action Task Force (FATF), from time to time.
   - Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or FI or sub account of FI or otherwise explicitly permitted under the FEMA Act or by RBI/ by any other applicable authority, or as stated in the exception in point no. 4 hereunder.
   - NRIs and PIOs who are residents of the United States of America/defined as United States Persons under applicable laws/ statutes and the residents of Canada and USA.
   - Such other persons as may be specified by AMC from time to time.

Income Distribution cum Capital Withdrawal Policy

The Scheme may distribute, surplus if any, by way of IDCW, as may be decided by the Trustees from time to time. As per the provisions of Para 11.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023, IDCW can be distributed out of the investor’s capital (Equity Reserve), which is part of sale price that represents realized gains.

Whenever distributable surplus will be distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to investors as required under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and Para 11.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
The IDCW proceeds will mandatorily be paid directly into the Unitholder’s bank account through various electronic payout modes such as direct credit/ NEFT/RTGS/IMPS/ECS/NECS etc., as directed by SEBI. Please note that physical transfer of IDCW payment instruments shall be made by the AMC only in exceptional circumstances as specified by SEBI.

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

If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the IDCW declaration may not take place. The Scheme is not assured for distribution of IDCW, even if declared, shall not be payable to the unitholders. The IDCW payments within 7 working days from the record date. The IDCW declared out of the Distributable Surplus of the Scheme will be paid net of tax deduction as per the provisions of Direct Tax Laws.

A Certificate showing the tax deducted at source will be issued by the AMC to the unitholder 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/ Income Distribution cum Capital Withdrawal Procedure**

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

1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW declared shall be paid, subject to availability of distributable surplus (if applicable).

2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as 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 IDCW. The record date shall be 2 working days from the date of publication of notice in the daily newspaper having nationwide circulation as well as a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated, whichever is earlier.

4. The Notice in English shall not be less than 10, bold, categorically state that pursuant to payment of IDCW, 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 payment/IDCW and statutory levy at the close of business hours on record date.

6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.

7. The requirement of giving notice shall not be compulsory for scheme/plan option with minimum lock-in period.

**Threshold Limit for ‘Payout of Income Distribution cum Capital withdrawal option’**

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

**Applicable NAV**

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

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

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

<table>
<thead>
<tr>
<th>No. of SIP Installments</th>
<th>Maximum amount per SIP installation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rs. 2,000.00 and multiple of Rs. 1.00 thereafter.</td>
</tr>
<tr>
<td>2</td>
<td>Rs. 5,000.00 and multiple of Rs. 500.00 thereafter.</td>
</tr>
<tr>
<td>3</td>
<td>Rs. 10,000.00 and multiple of Rs. 1,000.00 thereafter.</td>
</tr>
</tbody>
</table>

**Facility can be exercised on**

For Any Date SIP Investors can choose any date, as applicable, of their preference as SIP Debit Date between 1st to 28th of the month. Incase of no date mentioned, the default date considered will be 15th in case the chosen date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day.

For monthly and Quarterly frequency - 01st or 5th or 15th or 20th or 25th of every month /quarter (In case, there is no distribution happening on a holiday / non-business day, the cheques shall be deposited / ECS/ Auto Debit Facility will be effected on the next business day.)

**Notice Period**

Investors are given option to discontinue SIP by giving 15 days notice prior to the due date of the next installment.

**Applicable NAV**

Kindly refer to the paragraph on “Applicable NAV” on page 7

**A. Introduction of SIP Top-Up Facility**

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

The silent features of the said facility are as follows:

1. SIP Top-Up facility is applicable to an Investor who is enrolling for a new SIP.
2. Minimum Top-up – The minimum amount for the said facility will be Rs. 500/- and multiples thereof. In case the Top up amount is not mentioned but the upper limit is included in the application/mandate form, the default top up amount will be Rs. 500.
3. Frequency for the Top-Up facility:
   a. The said facility is available only for the SIP facility having frequency of Monthly and Quarterly.
   b. The investor can choose a frequency for the Top Up depending on the SIP frequency being opted. In case of a Monthly SIP, the investor can choose either Half yearly or Annual. For a Quarterly SIP, the available top up frequency will only be ‘Annual’ based.
   c. In case SIP Top-Up frequency is not mentioned, the default frequency will be considered as ‘Annual’ for both monthly and Quarterly SIP.
4. The facility is available only for the investors who submit “One Time Mandate Form” i.e. NACH/ECS/Debit Clearing Form mentioning the Maximum Amount. This will allow an investor to limit the total investment to a maximum amount as decided by the investor while filling up the Mandate Form.

5. Once the SIP Top-Up upper limit is reached, the Top – Up will be discontinued. However, the SIP will continue at the upper limit for the remaining SIP enrolment period. For further clarification, please refer the illustrations as mentioned below.

6. The initial investment under the SIP Top- Up will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with a Top-up option.

8. SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility / NACH facility only.

9. For further details and Forms, investors are requested to refer our website (www.canararobeco.com) or visit nearest sales office of AMC/Investor’s Service Center of Registrar viz. KFin Technologies Limited All other terms & Conditions of the said addendum shall remain unchanged.

Illustrations:

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

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

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

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

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

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

B. Systematic Investment Plan including Micro SIP

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

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

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

1. Following SIPs shall be eligible for pause facility:
   - Online SIP’s (ISIP from website and Kfinkart)
   - Offline SIPs registered through NACH, Direct Debit & Auto Debit
   - SIP frequency with Monthly frequency options only

2. Any SIP registered through Channel Partners, MF Utility and Exchange platforms shall not be eligible with pause facility.

3. The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.

4. Pause request under SIP can be for minimum of 1 instalment and for maximum of 6 instalments.

5. Investor can opt for Pause facility twice during the tenure of a particular SIP.

6. The request for SIP Pause should be submitted at least 10 days prior to the subsequent sip date.

7. SIP pause facility would be available for SIP opted by the investors, only under Monthly frequency.

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

C. National Automated Clearing House Facility (NACH)

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

D. Pause facility under Systematic Investment Plan (SIP)

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

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

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 Installments: Twenty-Five Installments

Maximum No. of STP Installments: Six Installments

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: 1st 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.)
II. Systematic Withdrawal Plan (SWP):

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

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

| Monthly SWP Minimum amount per SWP installment | Rs. 1,000/- and multiple of Rs. 1/- thereafter. |
| Quarterly SWP Minimum amount per SWP installment | Rs. 2,000/- and multiple of Rs. 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 Installments (applicable for both Monthly & Quarterly SWP) | a) Minimum Six installments b) Maximum No Limit |
| Applicable NAV | Kindly refer to the paragraph on “Applicable NAV” on page no. 7 |
| Notice Period | Investors are given option to discontinue SWP by giving 15 days notice prior to the due date of the next installment. |

IV. Switching Options

Unit holders under the Scheme have the option to Switch part or all of their Unit holdings from the Scheme 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 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 relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs. An Account Statement reflecting the new holding will be dispatched to the Unit holders within Ten Business Days of completion of Switch transaction. The AMC retains the right to charge different Loads on Switching of Units as compared to Sale / Redemption of Units as the case may be.

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

V. Transactions through Stock Exchange Platform for Mutual Funds:

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

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 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 pay-out 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 (including registration of SIP), 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. Clearing Members of registered Stock Exchanges and Depository participants of registered Depositories will also be considered as official point of Acceptance of CRMF. However Depository participants will be permitted to process only redemption requests of units held in demat form.

4. Clearing members and depository participants shall be required to comply with conditions stipulated in Para 16.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for stock broker’s viz. AMFI / NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.

5. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by 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.

10. The 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 (“MFFS”) 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 (MFFS) platform of National Stock Exchange of India Limited (NSE). The salient features of the facility are as follows:

1. Transaction for this purpose shall include purchase (including registration of SIP) and redemption. Switching of units will not be permitted through this platform.

2. The facility for purchase / redemption of units on MFFS 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
   a. 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. 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.

4. 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”).

5. Clearing members and depository participants shall be required to comply with conditions stipulated in Para 16.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for stock broker’s viz. AMFI / NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.

6. 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.

7. 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.

8. 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.
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 (“MFU”), 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")’s shared services initiative of various Asset Management Companies to provide the services of multiple Mutual Funds ("AMFIs"), which acts as a transaction agglomeration 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 MFU from 9th November, 2017. The list of POS of MFU is published on the website of MFU at www.mfuniindia.com and may be updated from time to time.

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

VI. Transactions executed through Channel Distributors

Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as “Channel Distributors” who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant schemes. The Channel Distributor is required to send copy of investors’ KPY proof and agreement entered into between the investor & distributor to the AMC / 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 KPY 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 investor.

VII. Online transactions through the website:

Facility of online transactions is available on the official website of Canara Robeco Mutual Fund i.e. www.canararobeco.com. 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 transactions received through the CRMF website/CRMF App. 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) / KFin from time to time and any law for the time being in force.

The Scheme Information Document ("SID"), Key Information Memorandum ("KIM") of the respective schemes of the CRMF will be applicable for transactions undertaken through the KBOLT GO Mobile Application and the time of receipt of transaction recorded on the server of KFinTech will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.

The facility to transact in schemes of the Canara Robeco Mutual Fund through KBOLT GO Mobile App is available subject to the terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited (CRAMC) from time to time and any law for the time being in force.

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

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by ensuring various digital / physical services to investors investing through this application as an “official point of acceptance”. The above facility is available for all schemes of the Canara Robeco Mutual Fund with effect from April 07, 2022.

The KBOLT GO Mobile Application will be considered as Official Points of Acceptance of Transactions (“OPAT”) of CRMF. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents (“SIDs”)/Key Information Memorandums (“KIMs”) of the respective schemes of the CRMF will be applicable for transactions undertaken through the KBOLT GO Mobile Application and the time of receipt of transaction recorded on the server of KFinTech will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.

The facility to transact in schemes of the Canara Robeco Mutual Fund through KBOLT GO Mobile App is available subject to the terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited from time to time and any law for the time being in force.

X. Transactions through MFCentral - A digital platform for Mutual Fund Investors

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

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by ensuring various digital / physical services to investors investing through this application as an “official point of acceptance”. The above facility is available for all schemes of the Canara Robeco Mutual Fund with effect from April 07, 2022.

The KBOLT GO Mobile Application will be considered as Official Points of Acceptance of Transactions (“OPAT”) of CRMF. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents (“SIDs”)/Key Information Memorandums (“KIMs”) of the respective schemes of the CRMF will be applicable for transactions undertaken through the KBOLT GO Mobile Application and the time of receipt of transaction recorded on the server of KFinTech will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s) wherever applicable.

The facility to transact in schemes of the Canara Robeco Mutual Fund through KBOLT GO Mobile App is available subject to the terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited from time to time and any law for the time being in force.

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

Unitholders are requested to note that Canara Robeco Mutual Fund (“CRMF”) has decided to launch the facility of online transactions through “Canara Robeco MF Investor App” (hereinafter referred to as the “CRMF Investor Mobile Application”), an electronic platform provided by Canara Technologies Limited (“KFinTech”), for the facility of online transactions through the MF Central website/GO Mobile App is available subject to the terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited from time to time and any law for the time being in force.

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

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

The Scheme Information Document (“SID”), Key Information Memorandum (“KIM”) of schemes and Statement of Additional Information (“SAI”) of Canara Robeco Mutual Fund stands amended suitable to reflect the change as stated above.
XII. One Time Bank Mandate (OTBM) Facility:

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

XIII. Transfer of Income Distribution cum Capital Withdrawal Plan:

An investor applying for this facility can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) to any open ended scheme of Canara Robeco Mutual Fund. The dividend amount eligible for this Facility would be subject to minimum investment requirement, as applicable from time to time, of the scheme to which dividend is being transferred.

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

Annual Scheme Recurring Expenses

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

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

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

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

** Excluding GST.

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

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature.

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

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

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

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

(vii) On the balance of the assets - 0.80%.

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

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

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

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

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

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

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

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

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

An illustration:

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

Return in One Year (Rs.) (C) = (A)*((1+10%) = 10,100

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

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

The Fund will update the current expense ratios on its website (www.canararobeco.com) at least three working days prior to the effective date of the change. Additionally, the CRAMC will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfindia.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 (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 Para 10.1.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC shall annually set apart against at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of the total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

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

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

Nomination Facility
Available to Sole/Joint Individual unit holder/s.

Operation under joint holding
Facility for operation by ‘Anyone or Survivor’

For Investor Grievances please contact
Name and Address of Registrar (s)
Kfin Technologies Limited
Unit: Canara Robeco Mutual Fund
Tel. No.: +91 40 33215262/5269,
Website: www.kfintech.com

Name and Address of Mutual Fund
Canara Robeco Mutual Fund
Construction House, 4th Floor S, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001. Tel. No.: +91 22 66568000,
E-Mail ID: crm@canararobeco.com, www.canararobeco.com

Unitholders’ Information
Allotment & Accounts Statements:
Allotments of units, upto 3 decimals/fractions, will be subject to realization of payment instrument and subject to the AMC having been reasonably satisfied of having received clear funds.

An applicant in the scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form.

The AMC shall issue a statement of accounts specifying the number of units allotted to the applicant as soon as possible but not later than five working days from the date of receipt of the application. Further, the AMC shall issue units in dematerialised form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

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

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

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

I. Investors who do not hold DEMAT Account

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

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

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

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

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

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

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十五th day of succeeding month. Such statements shall be sent in physical form if no email id is provided in thefolio.

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 required 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. The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996.
Half Yearly Consolidated Account Statement:
A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.

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

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

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

Further, as per the provisions of Para 14.3.3.4.b of SEBI Master Circular for Mutual Funds dated May 19, 2003 CAS issued for the half-year shall also provide the following:

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

Annual Account Statement:
The Mutual Funds shall provide the Annual Account Statement to the Unit holders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Unit holdings.

The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors’ e-mail address, instead of physical statement.

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

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

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

2. Non-Resident Unitholders:
Payment to NRI / FI Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable).

i. In the case of NRIs: Credited to the NRI investor’s NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or

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

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

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

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

Redemption by investors transacting through the Stock Exchange Mechanism:
Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must instruct the concerned Depository participant (in written, on Instruction Slip, deposited at the Depository Participant’s office) to submit a request for the delivery of Units by way of submission of redemption request within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.

Redemption by investors who hold Units in dematerialized form:
Redemption request for Units held in demat mode shall not be accepted at the offices of the AMC. The request should be made through their Depository Participant. Such requests shall submit such request only through their respective Depository Participants.

Delay in payment of redemption / repurchase proceeds:
The AMC shall be liable to pay interest to the Unit holder at 13% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 3 Business/ Working Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholder verification of identification in respect of such a request for redemption for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.

Investors shall further note that pursuant to Para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2003, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also provided for making redemption timelines more specific in such cases, through a list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website.

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

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

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

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

Cash Investments in Mutual Funds

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

I. Compliance with Prevention of Money Laundering Act,2002 and Rules framed there under; the SEBI Circular(s)on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and

II. Sufficient systems and procedures in place. However, payment towards dated May 19, 2023 has permitted receipt of cash transactions for fresh purchases/additional purchases to the extent of Rs.50,000/- per investor, per Mutual Fund, per financial year shall be allowed subject to:

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

Annual Report:

The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfindia.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 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.amfindia.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 same through request or SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided to the unit holders free of cost.

Riskometer:

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

Potential Risk Class (PRC) Matrix:

Pursuant to the provisions of SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 07, 2021, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular.

The scheme must have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

Other Disclosures:

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

Mandatory Swing Pricing Framework for market dislocation:

With a view of safeguarding the interest of small investors against any large redemptions, SEBI vide its circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/561 dated September 29, 2021 introduced provisions pertaining to Swing Pricing Framework for open ended debt schemes (except overnight funds, Gift funds and Gift with 10-year maturity funds) with effect from May 01, 2022.

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

Meaning of Swing Pricing:

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

Applicability of Swing Pricing Framework:

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

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

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

1. Have “High” or “Very High” risk on the risk-o-meter (as of the most recent period at the time of declaration of market dislocation) and

2. Potential Risk Class (PRC) cells A-III, B-II, B-III, C-I, C-II and C-III

Minimum swing factor for open ended debt schemes:

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

<table>
<thead>
<tr>
<th>Credit Risk of scheme</th>
<th>Class A (CRV&gt;=12)</th>
<th>Class B (CRV&gt;=10)</th>
<th>Class C (CRV&lt;10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Rate Risk of scheme</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class I: (MD=1 year)</td>
<td>Nil</td>
<td>Nil</td>
<td>1.50%</td>
</tr>
<tr>
<td>Class II: (MD=3 years)</td>
<td>Nil</td>
<td>1.25%</td>
<td>1.75%</td>
</tr>
<tr>
<td>Class III: Any Macaulay Duration (MD)</td>
<td>1.00%</td>
<td>1.50%</td>
<td>2.00%</td>
</tr>
</tbody>
</table>

*CRV: Credit Risk Value

Applicability of Swing Pricing to Investors:

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

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

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

<table>
<thead>
<tr>
<th>Risk-O-meter</th>
<th>PRC</th>
<th>Computed NAV (Rs.)</th>
<th>Swing Factor Applied</th>
<th>Swing NAV (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-III</td>
<td>14.0000</td>
<td>1.00%</td>
<td>13.8600</td>
<td></td>
</tr>
<tr>
<td>B-II</td>
<td>14.0000</td>
<td>1.25%</td>
<td>13.8250</td>
<td></td>
</tr>
<tr>
<td>C-I</td>
<td>14.0000</td>
<td>1.50%</td>
<td>13.7900</td>
<td></td>
</tr>
<tr>
<td>C-II</td>
<td>14.0000</td>
<td>1.75%</td>
<td>13.7550</td>
<td></td>
</tr>
<tr>
<td>C-III</td>
<td>14.0000</td>
<td>2.00%</td>
<td>13.7200</td>
<td></td>
</tr>
</tbody>
</table>
Disclosures pertaining to NAV adjusted for swing factors:
The scheme performance should be computed based on scheme NAV before swing adjustment i.e. the unswen NAV.
Disclosures pertaining to NAV adjusted for swing factor along with the performance impact shall be made in the SIs of respective schemes as per the format prescribed by SEBI and in scheme wise Annual Reports and Abridged Reports. The impact and the same shall be disclosed on the website prominently only if swing pricing framework has been made applicable for the said mutual fund scheme.

Stamp Duty:
Pursuant to SEBI letter no. SEBI/IMD/D2/F2/O/W/P/2020/110997 dated 29th June, 2020 and various notifications issued by Department of Revenue, Ministry of Finance, Government of India on the Finance Act, 2019, the following points shall be applicable with effect from July 1, 2020:
1. A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions including SIP transactions and STP-in transactions in the units of Canara Robeco Mutual Fund. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend/IDCW reinvestment) to the unit holders would be reduced to that extent.
2. The stamp duty so collected on behalf of the investors, by KFinTech (RTA), Depositories, Clearing Corporation, Stock Exchanges (for demat transactions) as the case may be, would be remitted to the state government or any other prescribed authorities, from time to time.
3. The stamp duty deducted from the unit holder will be reflected in the statement of account issued thereafter.

Redemption of investments will not attract any stamp duty. Hence, the duty is imposed on the value of units excluding other charges like service charge, AMC fee, GST, etc.

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

Transaction Charges:
The AMC shall deduct the Transaction Charges on purchase / subscription of Rs. 10,000/- and above received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor (who have opted to receive the transaction charges for this Scheme type) as under:

First Time Mutual Fund Investor: Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor of the first time investor.

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.

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

Transaction Charges shall not be deducted for:
- Purchases/subscriptions for an amount less than Rs. 10,000/-;
- Transaction other than purchases/subscriptions relating to new inflows such as Switch/STP, etc.
- No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor).
- Transactions carried out through the stock exchange mode.

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

Investor other than First Time Mutual Fund Investor:
Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the investor. The balance of the subscription amount shall be invested.

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

Transaction charges shall not be deducted for:
- Purchases/subscriptions for an amount less than Rs. 10,000/-;
- Transaction other than purchases/subscriptions relating to new inflows such as Switch/STP, etc.
- No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor/agent).

Options to Hold Units in demat mode:

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

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL/CDSL) and an SLT account required to be linked in the application form, the DP’s name, KYC details etc. mentioned in the Application Form will be verified against the SLT records. If the details mentioned in the application form are found to be incomplete/incorrect or not matching with the depository records, the application form will be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.

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

The allotment of units in demat form shall be subject in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Further, the units held in electronic (demat) form will be transferable in accordance with provisions of Depositories Act, 1996 and the provisions of Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.

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

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

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

Foreign Account Tax Compliance Act
FATCA is an acronym for Foreign Account Tax Compliance Act (“FATCA”), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Fund are required to enter into a Reciprocal Agreement with the IRS to report account holder information to the US Internal Revenue Service (IRS) and the Financial Accounts and Management Information (FAMI) regulatory framework.

The purpose of FATCA is to prevent tax evasion by US taxpayers with offshore investments. The provisions of FATCA are applied to US taxpayers with accounts held through Financial Institutions or US persons with accounts held through non-US Financial Institutions.

The provisions of FATCA require US taxpayers with accounts held through Financial Institutions or US persons with accounts held through non-US Financial Institutions to disclose information about their accounts to the US government. The rules of FATCA are designed to prevent tax evasion by US taxpayers with offshore investments. The rules of FATCA require US taxpayers with accounts held through Financial Institutions or US persons with accounts held through non-US Financial Institutions to disclose information about their accounts to the US government.
## How this scheme is different from the existing schemes of Canara Robeco Mutual Fund:

<table>
<thead>
<tr>
<th>Canara Robeco Liquid Fund</th>
<th>Canara Robeco Ultra Short Term Fund</th>
<th>Canara Robeco Gift Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Category/Type:</strong> Liquid Fund - An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.</td>
<td><strong>Category/Type:</strong> Ultra Short Duration Fund - An open ended ultra short term debt scheme investing in debt &amp; money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A relatively low interest rate risk and moderate credit risk.</td>
<td><strong>Category/Type:</strong> Gift Fund - An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.</td>
</tr>
</tbody>
</table>

### Investment Objective:
- The scheme has been formulated with the objective of enhancement of income, while maintaining a level of high liquidity, through investment in a mix of Money Market Instruments & Debt Securities. However, there can be no assurance that the investment objective of the Scheme will be realized.
- To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.
- To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gift Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realised.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market Instruments/ call money - (Risk - Low)</td>
<td>65% 100%</td>
</tr>
<tr>
<td>Debt (including securitized debt) - (Risk - Medium)</td>
<td>0% 35%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt and Money Market instruments - (Risk - Low to Medium)</td>
<td>0% 100%</td>
</tr>
<tr>
<td>Reits/Invits - (Risk-Very High)</td>
<td>0% 10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Govt. Securities - (Risk- Low)</td>
<td>80% 100%</td>
</tr>
<tr>
<td>Money Market Instruments - (Risk - Low to Medium)</td>
<td>0% 20%</td>
</tr>
</tbody>
</table>

### Plan/Options:
- **Regular Plan:** Growth Option
- **Direct Plan:** Growth Option
- **STP:** For quarterly frequency - 500 and in multiples of 1 thereafter.
- **Monthly Payout of Income Distribution cum Capital Withdrawal Option**
- **Weekly Payout of Income Distribution cum Capital Withdrawal Option**
- **Daily Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Monthly Payout of Income Distribution cum Capital Withdrawal Option**
- **Monthly Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Weekly Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Daily Reinvestment of Income Distribution cum Capital Withdrawal Option**

### Minimum Investment:
- **Lumpsum:** ₹ 5000 and in multiples of ₹ 1 thereafter.
- **Subsequent purchases:** Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.
- **SIP:** For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
- **For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.**
- **STP:** For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
- **For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.**
- **SIP:** For Any day/monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.
- **For quarterly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.**
- **STP:** For Daily/Weekly/Monthly frequency - ₹ 100 and in multiples of ₹ 1 thereafter.
- **For quarterly frequency - ₹ 100 and in multiples of ₹ 1 thereafter.**

<table>
<thead>
<tr>
<th>Benchmark Index:</th>
<th>CRISIL Liquid Debt A-I Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fund Manager:</strong></td>
<td>Mr. Kunal Jain</td>
</tr>
<tr>
<td><strong>Entry Load:</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Exit Load:</strong></td>
<td>Nil</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benchmark Index:</th>
<th>CRISIL Ultra Short Duration Debt B-I Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fund Manager:</strong></td>
<td>Mr. Surman Prasad</td>
</tr>
<tr>
<td><strong>Entry Load:</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Exit Load:</strong></td>
<td>Nil</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benchmark Index:</th>
<th>CRISIL Dynamic Gilt Index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fund Manager:</strong></td>
<td>Mr. Kunal Jain</td>
</tr>
<tr>
<td><strong>Entry Load:</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Exit Load:</strong></td>
<td>Nil</td>
</tr>
</tbody>
</table>

### Expense Ratio as on 29th Sept., 2023^ |
- **Regular Plan:** 0.20%  | **Direct Plan:** 0.12%
- **Regular Plan:** 0.95%  | **Direct Plan:** 0.43%
- **Regular Plan:** 1.25%  | **Direct Plan:** 0.50%

*As on 29th September, 2023. ^The expense ratios mentioned for the schemes includes GST on investment management fees. **In terms of Para 10.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009.
### Canara Robeco Short Duration Fund
**Category/Type:** Short Duration Fund - An open ended short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A moderate interest rate risk and moderate credit risk.

**Investment Objective:** To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.

**Plans/Options:**
- Regular Plan: Growth Option
- Quarterly Payout of Income Distribution cum Capital Withdrawal Option
- Direct Plan: Reinvestment of Income Distribution cum Capital Withdrawal Option

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt and Money Market instruments- (Risk- Low to Medium)</td>
<td>0%</td>
<td>10%</td>
</tr>
<tr>
<td>Reits/Invits- (Risk- Very High)</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
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<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Reits/Invits- (Risk- Very High)</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Expense Ratio as on 29th Sept., 2023:**
- Regular Plan : 1.02%
- Direct Plan : 0.41%

**Benchmark Index:** CRISIL Short Duration Debt B-II Index

<table>
<thead>
<tr>
<th>Fund Manager</th>
<th>Mr. Avnish Jain</th>
</tr>
</thead>
</table>

**Entry Load:** Nil

**Exit Load:** 1% - if redeemed/switched out within 12 months from the date of allotment

**Monthend AUM#** | 444.75 Crores
**Monthly AVG AUM#** | 452.68 Crores

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

**Investment Objective:** The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realised.

**Plans/Options:**
- Regular Plan: Growth Option
- Quarterly Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan: Growth Option

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt and Money Market instruments- (Risk- Low to Medium)</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Reits/Invits- (Risk- Very High)</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Min</th>
<th>Max</th>
</tr>
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<tbody>
<tr>
<td>Debt and Money Market instruments- (Risk- Low to Medium)</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Reits/Invits- (Risk- Very High)</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Expense Ratio as on 29th Sept., 2023:**
- Regular Plan : 1.88%
- Direct Plan : 0.75%

**Benchmark Index:** CRISIL Medium to Long Duration Debt B-III Index

<table>
<thead>
<tr>
<th>Fund Manager</th>
<th>Mr. Avnish Jain</th>
</tr>
</thead>
</table>

**Entry Load:** Nil

**Exit Load:** 1% - if redeemed/switched out within 90 Days from the date of allotment:0.50%

**Monthend AUM#** | 126.36 Crores
**Monthly AVG AUM#** | 126.36 Crores

### Canara Robeco Corporate Bond Fund
**Category/Type:** Corporate Bond Fund - An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

**Investment Objective:** The Scheme seeks to generate income and capital appreciation through a portfolio constituted predominantly of AA+ and above rated Corporate Debt across maturities. However, there can be no assurance that the investment objective of the scheme will be realised.

**Plans/Options:**
- Regular Plan: Growth Option
- Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan: Growth Option

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA+ and above rated Corporate Debt of varying maturities - (Risk- Low to Medium)</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>Other Debt (including government securities) and Money Market Instruments - (Risk- Low to Medium)</td>
<td>0%</td>
<td>20%</td>
</tr>
<tr>
<td>Reits/Invits- (Risk- Very High)</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA+ and above rated Corporate Debt of varying maturities - (Risk- Low to Medium)</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>Other Debt (including government securities) and Money Market Instruments - (Risk- Low to Medium)</td>
<td>0%</td>
<td>20%</td>
</tr>
<tr>
<td>Reits/Invits- (Risk- Very High)</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Expense Ratio as on 29th Sept., 2023:**
- Regular Plan : 1.03%
- Direct Plan : 0.34%

**Benchmark Index:** CRISIL Corporate Bond B-III Index

<table>
<thead>
<tr>
<th>Fund Manager</th>
<th>Ms. Suman Prasad</th>
</tr>
</thead>
</table>

**Entry Load:** Nil

**Exit Load:** If redeemed/switched-out within 90 Days from the date of allotment:0.50%

**Monthend AUM#** | 170.22 Crores
**Monthly AVG AUM#** | 173.07 Crores

---

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

Canara Robeco Banking And PSU Debt Fund KIM | 17
**Canara Robeco Savings Fund**

**Category/Type:** Low Duration Fund - An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk.

**Investment Objective:** To generate income / capital appreciation by investing in a portfolio comprising of low duration debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

**Entry Load:** Nil

**Exit Load:** Nil

---

**Canara Robeco Overnight Fund**

**Category/Type:** Overnight Fund - An open-ended dynamic debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.

**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.

**Entry Load:** Nil

**Exit Load:** Nil

---

**Canara Robeco Dynamic Bond Fund**

**Category/Type:** Dynamic Bond - An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.

**Investment Objective:** The objective of the fund is to seek to generate income from a portfolio of debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized and the fund does not assure or guarantee any returns.

---

**Canara Robeco Banking and PSU Debt Fund**

**Category/Type:** Banking and PSU Fund - An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions and municipal bonds. A relatively high interest rate risk and moderate credit risk.

**Investment Objective:** To generate income and/or capital appreciation through a portfolio of high quality debt and money market instruments issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFI's) and Municipal Bonds. However, there is no assurance that the objective of the fund will be realized.

---

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt &amp; Money Market Instruments</td>
<td></td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Reits/Infrts</td>
<td></td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

---

**Plans/Options:**

- **Regular Plan:** Growth Option
  - Reinvestment of Income Distribution cum Capital Withdrawal Option
  - Lumpsum: Minimum amount of ₹ 1000 and in multiples of ₹ 1 thereafter.
  - Exit Load: Nil
  - Minimum Investment: Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter.

- **Direct Plan:** Growth Option
  - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option
  - Minimum amount of ₹ 1000 and in multiples of ₹ 1 thereafter.
  - Exit Load: Nil
  - Minimum Investment: Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter.

**Benchmark Index:** CRISL Low Duration Debt B-1 Index

**Asset Allocation**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
<th>Min</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overnight Securities</td>
<td></td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

---

**Plans/Options:**

- **Regular Plan:** Growth Option
  - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option
  - Minimum amount of ₹ 1000 and in multiples of ₹ 1 thereafter.
  - Exit Load: Nil
  - Minimum Investment: Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter.

- **Direct Plan:** Growth Option
  - Daily Reinvestment of Income Distribution cum Capital Withdrawal Option
  - Minimum amount of ₹ 1000 and in multiples of ₹ 1 thereafter.
  - Exit Load: Nil
  - Minimum Investment: Lumpsum: ₹ 5000 and in multiples of ₹ 1 thereafter.

**Benchmark Index:** CRISL Liquid Overnight Index

---

**Expense Ratio as on 29th Sept., 2023**

- **Regular Plan:** 0.60% Direct Plan: 0.29%

**Expense Ratio as on 29th Sept., 2023**

- **Regular Plan:** 1.75% Direct Plan: 0.65%

---

**Note:**

1. 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 repos or other transactions where the interest rate is reset every business day.
2. *Excluding Debt/Gov Securities with initial maturity of less than one year and Treasury bills.*
**APPLICATION FORM (Please fill in BLOCK Letters)**

<table>
<thead>
<tr>
<th>Distributor/Broker PIN/RIA Code*</th>
<th>Sub Broker Code / ANR</th>
<th>Employee Unique Identification Number</th>
<th>Bank Serial No. / Branch Stamp / Receipt Date</th>
</tr>
</thead>
</table>

*By mentioning PIN Code, I/we authorise you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund. 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 inappropriateness, 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.
- I confirm that I am an existing investor in Mutual Funds.

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]**

<table>
<thead>
<tr>
<th>Folio No.</th>
<th>Name of 1st Unit Holder</th>
</tr>
</thead>
</table>

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

**PAN / PIKRN AND KYC COMPLIANCE STATUS DETAILS - Mandatory (Refer Instruction Nos. 12 & 26)**

<table>
<thead>
<tr>
<th>PAN/PIKRN * (refer instruction)</th>
<th>KYC Compliance Status** (if yes, attach proof)</th>
<th>KIN (KYC Identification No.)</th>
</tr>
</thead>
</table>

- First / Sole Applicant
- Second Applicant
- Third Applicant

**AADHAAR Number (Optional)**

- If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian.  

**APPLICANT(S) INFORMATION (Refer Instruction 1)**

- NAME OF FIRST / SOLE APPLICANT / MINOR (in case of minor there shall be no joint holder)
- DATE OF BIRTH (Mandatory in case of Minor)
  - Father
  - Mother
  - Legal Guardian

- Occupation Please (V)
  - Private Sector Service
  - Government Service Agriculturist
  - Professional Business
  - Retired
  - Forex Dealer
  - Student Housewife
  - Others (Please specify)

- Status Please (V)
  - Resident Individual
  - NR1 - NRO
  - Trust Company/Body Corporate
  - Hindu Undivided Family
  - Bank / FS
  - Partnership Firm
  - NRI
  - NRE
  - Sole Proprietorship

**OTHER DETAILS Please tick (V)**

1. Gross Annual Income Details Please tick (V)
2. Networth in ₹ as on (date)
3. Please tick if applicable:
   - Politically Exposed Person (PEP)
   - Related to a Politically Exposed Person (PEP)
4. Any other information

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

---

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

<table>
<thead>
<tr>
<th>Canara Robeco Mutual Fund</th>
<th>Application No.</th>
</tr>
</thead>
</table>

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

An application for purchase of [_____] units of

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

---

**STAMP, SIGNATURE & DATE**
### Sole Proprietorship

**NAME OF SECOND APPLICANT**

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/L.</th>
</tr>
</thead>
</table>

- **Occupation Please**
  - [ ] Private Sector Service
  - [ ] Government Service
  - [ ] Agriculturist
  - [ ] Professional Business
  - [ ] Forex Dealer
  - [ ] Student Housewife
  - [ ] Others

- **Status Please**
  - [ ] Resident Individual
  - [ ] Minor thru Guardian
  - [ ] NRI - No
  - [ ] Trust
  - [ ] Company/Body Corporate
  - [ ] HUF
  - [ ] Filli/FIPs
  - [ ] Bank / FIs
  - [ ] Partnership Firm
  - [ ] NIL
  - [ ] Society
  - [ ] Sole Proprietorship

**OTHER DETAILS**

- **Please tick**
  - [ ] Individual
  - [ ] Non-Individual

1. **Gross Annual Income Details**
   - **Please tick**
     - [ ] Below 1 Lac
     - [ ] 1 - 5 Lacs
     - [ ] 5 - 10 Lacs
     - [ ] 10 - 25 Lacs
     - [ ] 25 Lacs - 1 Crore
     - [ ] 1 Crore & above
   - **Net-worth in ₹**
2. **Please tick if applicable**
   - [ ] Politically Exposed Person (PEP)
   - [ ] Related to a Politically Exposed Person (PEP)
   - [ ] Not Applicable

3. **Is the entity involved in / providing any of the following services**
   - [ ] Foreign Exchange / Money Changer Services
   - [ ] Gaming / Gambling / Lottery Services (e.g., casinos, betting syndicates)
   - [ ] Money Lending / Pawnning

4. **Any other information**

---

**NAME OF THIRD APPLICANT**

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/L.</th>
</tr>
</thead>
</table>

- **Occupation Please**
  - [ ] Private Sector Service
  - [ ] Government Service
  - [ ] Agriculturist
  - [ ] Professional Business
  - [ ] Forex Dealer
  - [ ] Student Housewife
  - [ ] Others

- **Status Please**
  - [ ] Resident Individual
  - [ ] Minor thru Guardian
  - [ ] NRI - No
  - [ ] Trust
  - [ ] Company/Body Corporate
  - [ ] HUF
  - [ ] Filli/FIPs
  - [ ] Bank / FIs
  - [ ] Partnership Firm
  - [ ] NIL
  - [ ] Society
  - [ ] Sole Proprietorship

**OTHER DETAILS**

- **Please tick**
  - [ ] Individual
  - [ ] Non-Individual

1. **Gross Annual Income Details**
   - **Please tick**
     - [ ] Below 1 Lac
     - [ ] 1 - 5 Lacs
     - [ ] 5 - 10 Lacs
     - [ ] 10 - 25 Lacs
     - [ ] 25 Lacs - 1 Crore
     - [ ] 1 Crore & above
   - **Net-worth in ₹**
2. **Please tick if applicable**
   - [ ] Politically Exposed Person (PEP)
   - [ ] Related to a Politically Exposed Person (PEP)
   - [ ] Not Applicable

3. **Is the entity involved in / providing any of the following services**
   - [ ] Foreign Exchange / Money Changer Services
   - [ ] Gaming / Gambling / Lottery Services (e.g., casinos, betting syndicates)
   - [ ] Money Lending / Pawnning

4. **Any other information**

---

**NAME OF THE GUARDIAN (In case of first Applicant is a Minor)**

<table>
<thead>
<tr>
<th>Mr.</th>
<th>Ms.</th>
<th>M/L.</th>
<th>Relation with Minor Please</th>
</tr>
</thead>
</table>

- **Proof of DOB (Any one Mandatory)**
  - [ ] Birth Certificates
  - [ ] School Certificates / Mark Sheet
  - [ ] Passport
  - [ ] Others

- **Occupation Please**
  - [ ] Private Sector Service
  - [ ] Government Service
  - [ ] Agriculturist
  - [ ] Professional Business
  - [ ] Forex Dealer
  - [ ] Student Housewife
  - [ ] Others

- **Status Please**
  - [ ] Resident Individual
  - [ ] Minor thru Guardian
  - [ ] NRI - No
  - [ ] Trust
  - [ ] Company/Body Corporate
  - [ ] HUF
  - [ ] Filli/FIPs
  - [ ] Bank / FIs
  - [ ] Partnership Firm
  - [ ] NIL
  - [ ] Society
  - [ ] Sole Proprietorship

**OTHER DETAILS**

- **Please tick**
  - [ ] Individual
  - [ ] Non-Individual

1. **Gross Annual Income Details**
   - **Please tick**
     - [ ] Below 1 Lac
     - [ ] 1 - 5 Lacs
     - [ ] 5 - 10 Lacs
     - [ ] 10 - 25 Lacs
     - [ ] 25 Lacs - 1 Crore
     - [ ] 1 Crore & above
   - **Net-worth in ₹**
2. **Please tick if applicable**
   - [ ] Politically Exposed Person (PEP)
   - [ ] Related to a Politically Exposed Person (PEP)
   - [ ] Not Applicable

3. **Is the entity involved in / providing any of the following services**
   - [ ] Foreign Exchange / Money Changer Services
   - [ ] Gaming / Gambling / Lottery Services (e.g., casinos, betting syndicates)
   - [ ] Money Lending / Pawnning

4. **Any other information**

---

**Mode of Holding Please**

- [ ] Anyone or Survivor
- [ ] Joint

**KFin Technologies Limited**

Selenium, Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032

Tel No.: 040 33216367/32/69  Website: www.kffin.com
**POWER OF ATTORNEY (PoA) HOLDER DETAILS**

<table>
<thead>
<tr>
<th>Name of PoA</th>
<th>Mr</th>
<th>Ms</th>
<th>Ms/S</th>
<th>________</th>
<th>________</th>
<th>________</th>
</tr>
</thead>
</table>

**Occupation Please tick (✓) □ Private Sector □ Government Service □ Agriculturist □ Professional Business □ Retired Forex Trader □ Student Housewife □ Others Please specify □**

| Status Please tick (✓) □ Individual □ Non-Individual (Mandatory) |
|-------------|-------------------|
| Resident Individual | Minor thru Guardian | NRI - NRO | Trust Company / Body Corporate | HUF | Bank / FI | Partnership Firm | NRI-NRE | Sole Proprietorship |

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

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

<table>
<thead>
<tr>
<th>Networth in Rs ________</th>
</tr>
</thead>
</table>

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

3. **Is the entity involved in / providing any of the following services:**

- **Foreign Exchange / Money Changer Services** □ YES □ NO
- **Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)** □ YES □ NO
- **Money Lending /Pawnning** □ 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 Instruction no. 24)*

<table>
<thead>
<tr>
<th>Depository Participant Name</th>
<th>National Securities Depository Limited (NSDL)</th>
<th>Central Depository Services (India) Limited (CDSL)</th>
</tr>
</thead>
<tbody>
<tr>
<td>DP ID No.</td>
<td>Depository Participant Name</td>
<td>DP ID No.</td>
</tr>
<tr>
<td>I</td>
<td>N</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Role / First Applicant / Guardian</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth</td>
<td>Date of Birth</td>
<td></td>
</tr>
<tr>
<td>Place of Birth</td>
<td>Place of Birth</td>
<td></td>
</tr>
<tr>
<td>Country of Birth</td>
<td>Country of Birth</td>
<td></td>
</tr>
<tr>
<td>Country of Citizenship / Nationality</td>
<td>Country of Citizenship / Nationality</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Are you a US Specified Person?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a US Specified Person?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Are you a US Specified Person?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country of Tax Residency (other than India)</th>
<th>Taxpayer Identification No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country of Tax Residency (other than India)</td>
<td>Taxpayer Identification No.</td>
</tr>
</tbody>
</table>

| 1 | 1 |
| 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]**

<table>
<thead>
<tr>
<th>Local Address of 1st Applicant</th>
<th>State</th>
<th>Pin Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>Residence</td>
<td>Mobile</td>
</tr>
<tr>
<td>Tel Office</td>
<td>E-mail*</td>
<td></td>
</tr>
</tbody>
</table>

*The primary holder’s own e-mail 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 / FI Applicant)

**COMMUNICATION (Please ✓)**

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**

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Account No.</th>
<th>A/C Type (please ✓)</th>
<th>SAVINGS</th>
<th>NRE</th>
<th>CURRENT</th>
<th>NRO</th>
<th>FCNR</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Branch Address</th>
<th>Bank Branch City</th>
<th>State</th>
<th>Pin Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please tick (✓) Mobile Number is of</td>
<td>Self</td>
<td>Spouse</td>
<td>Dependent Children</td>
</tr>
<tr>
<td>Please tick (✓) Email Id is of</td>
<td>Self</td>
<td>Spouse</td>
<td>Dependent Children</td>
</tr>
</tbody>
</table>

| FSC Code (RTGS/NEFT) | ________ | ________ | ________ | ________ | ________ | ________ | ________ | ________ | ________ | ________ |

*Please enter the 9 digit number that appears after your cheque number* 

(11) Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank.
**REDEMPTION / IDCW REMISSION** [Refer Instruction 20]

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

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

**SIP ENROLLMENT DETAILS**

<table>
<thead>
<tr>
<th>Sip Amount (INR)</th>
<th>Enrollment Period</th>
<th>Sip</th>
<th>Start Month</th>
<th>Year</th>
<th>End on Month</th>
<th>Year</th>
<th>Frequency</th>
<th>Please (✓)</th>
<th>Any Date</th>
<th>Monthly</th>
<th>Quarterly</th>
</tr>
</thead>
</table>
| *Mandate can be registered for a maximum period of 30 years from the date of application*

**SIP Tap-up : Rs. (in multiples of Rs. 50/-)**

- Frequency Please (✓)
  - Half Yearly
  - Yearly

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

**INVESTMENT DETAILS AND PAYMENT DETAILS** (Payment through Cash/Obtation 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,

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Scheme Name</th>
<th>Plan</th>
<th>Option</th>
<th>Amount Invested (INR)</th>
<th>Cheque/DD No./UTR No. (in case of NET/RGS)</th>
<th>Bank and Branch and Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Canara Robeco Banking And PSU Debt Fund</td>
<td>Direct</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Type of Account / Savings / Current / NRE / NRO / FCNR / NRISR * All purchases are subject to realisation of cheque/DD.

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

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Name</th>
<th>Address</th>
<th>Details of Identity such as PAN/Passport</th>
<th>% of ownership</th>
</tr>
</thead>
</table>

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

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

- [ ] I/we do hereby nominate the undermentioned Nominees(s) to receive the units to my / our credit in this folio no. in the event of my / our death.
- [ ] I/we also understand that all payments and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustees.

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

<table>
<thead>
<tr>
<th>No.</th>
<th>Nominee(s) Name</th>
<th>Date of Birth (in case of Minor)</th>
<th>Name of the Guardian (in case of Minor)</th>
<th>Relationship with Unit holder</th>
<th>% of Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*First/Only 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 source 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/We have not received nor been induced by any rebate or gift, 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 intermediaries whose stamp appears on the application form. I/We authorize the Fund to disclose details to the Registrar, Transfer Agent, custodians, banks, custodians, depositories and/or authorized external third parties who are involved in transaction, processing, depository etc., for the purpose of effecting payments to me/us. The AMC holds disclosed to me/us all the information in the form of trial or original letter, or any other model, payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended by me/us.

I/We hereby declare that currently there is no subsidiary order/ruling/judgement etc., in force which has been passed by 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 of it is 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, authenticity, or authorisation of my/our transaction.

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

Applicable to NRI only.

I/We confirm that I/We am/are Non-Resident 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 / NRI / NSRo Account. Investment in the scheme in this folio is made by me/us on: [ ] Reinvestment Basis [ ] Reinvestment 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,

<table>
<thead>
<tr>
<th>First/Only Applicant/Guardian</th>
<th>Second Applicant</th>
<th>Third Applicant</th>
</tr>
</thead>
</table>

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 authorize M/s to subscribe an amount of for allotment of units of Scheme on behalf of and in the name of the firm. He / They are also authorised to encash / disinvest the above units. We undertake to intimate you in writing about any change in the constitution or composition of our firm and upon such change, also arrange to lodge the specimen signatures of the partners authorised to deal with the above units. We enclose the copy of the Partnership Deed along with this application for subscription.

Name of the Partners

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

We are falling under “Non-Profit Organization” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Yes

No

If yes, please quote Registration No. of Darpan portal of Niti Aayog

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

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

1. Application must be in the Name of (a) Resident/Non Resident Individual or individuals not exceeding 3 in number; (b) Minor through his/her parent/guardian; (c) A Hindu Undivided Family (by the Karta acting on behalf of the HUF); (d) An Association of persons or a Body of Individuals (e) Indian Companies or Body Corporates, Trusts and Societies; (f) Partnership Firm.

2. In case of HUF, the karta shall sign on behalf of the HUF. All communications will be addressed to the karta at the address given by him.

3. For minimum amount of application, please refer Minimum Investment column of this Key Information Memorandum.

4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or by a Magistrate/Notary Public under his/her Official Seal.

5. In case of Application under Power of Attorney, the relevant Power of Attorney or certified copy thereof must be lodged along with the application.

6. Payment should be made by Cheque/Bank Draft drawn on any bank which is situated at and is a member or sub-member of the Bankers’ Clearing House located at the place where the Application Form is submitted.

7. In case applications submitted along with demand draft, the Fund may bear the draft charges on actual basis. The investors have to have 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.

8. Cash/Money Orders will not be accepted.

9. 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.

10. 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.

11. The acknowledgement slip will be made in favour of First/Sole Applicant.

12. Distributors are not permitted to accept cash with application. The Fund shall not be held responsible for any kind of wrong tenders.

12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all purchases/switches/ registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore required 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 CVLM” 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.

13. NOMINATION DETAILS

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, Canara Robeco Asset Management Company Limited (CRAMC)/Canara Robeco Mutual Fund (CRMF) reserves the right to seek information, record investor’s telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose. The CRAMC, CRMF, the Trustees and their Directors, employees and distributors shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application/allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and/or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section ‘Prevention of Money Laundering’ under the Statement of Additional Information available on our website www.canararobeco.com.
from the deceased Unit Holder’s estate against any liabilities whatsoever that any of them may suffer or incur in connection with a nomination.

Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate and they have to submit the duly filled and signed “Declaration Form for Opting out of Nomination,” failing which the form may be rejected at the discretion of the AMC/Robeco.

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/CNR accounts.

FPI Payment procedure

• Folio 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 Folio 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 direct credit of redemption and IDCW payments (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/IDCW payment, if any) proceeds via RTGS/NEFT System will be discontinued by Canara Robeco Mutual Fund/ Canara Robeco AMC Limited without prior notice to the Unit holder and the payouts of redemption/IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque/demand draft.

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

Electronic Clearing Service (ECS)*

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

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

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

* available only in respect of IDCW payments.

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

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

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

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

21. Default Plan/Option

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

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Broker Code mentioned by the investor</th>
<th>Plan mentioned by the investor</th>
<th>Default Plan to be captured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Not mentioned</td>
<td>Not mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>2</td>
<td>Not mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>3</td>
<td>Not mentioned</td>
<td>Regular</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>4</td>
<td>Mentioned</td>
<td>Direct</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>5</td>
<td>Direct</td>
<td>Not Mentioned</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>6</td>
<td>Direct</td>
<td>Regular</td>
<td>Direct Plan</td>
</tr>
<tr>
<td>7</td>
<td>Mentioned</td>
<td>Regular</td>
<td>Regular Plan</td>
</tr>
<tr>
<td>8</td>
<td>Mentioned</td>
<td>Not Mentioned</td>
<td>Regular Plan</td>
</tr>
</tbody>
</table>

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 from the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC will 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 AMC’s 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 0.15% (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) Es Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Canara Robeco Mutual Fund. Applications not complying with the above requirement may not be accepted/processed. PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. Canara Robeco Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

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

Investors holding units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the ‘Multiple Bank Accounts Registration Form’ available at our Investor Service Centres (ISCs) or on our website canaranrobeco.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/CFI 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 F’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 green card 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)

<table>
<thead>
<tr>
<th>Documentation required for Cure of FATCA/CRS Indicia</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. place of birth</td>
</tr>
<tr>
<td>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</td>
</tr>
<tr>
<td>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</td>
</tr>
<tr>
<td>3. Any one of the following documents:</td>
</tr>
<tr>
<td>- Certified Copy of &quot;Certificate of Loss of Nationality&quot;</td>
</tr>
<tr>
<td>- Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;</td>
</tr>
<tr>
<td>- Reason the customer did not obtain U.S. citizenship at birth</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Residence mailing address in a country other than India</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
</tr>
<tr>
<td>2. Documentary evidence (refer list below)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telephone number in a country other than India</th>
</tr>
</thead>
<tbody>
<tr>
<td>If no Indian telephone number is provided</td>
</tr>
<tr>
<td>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</td>
</tr>
<tr>
<td>2. Documentary evidence (refer list below)</td>
</tr>
<tr>
<td>If Indian telephone number is provided along with a foreign country telephone number</td>
</tr>
<tr>
<td>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</td>
</tr>
<tr>
<td>2. Documentary evidence (refer list below)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telephone number is a country other than India</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
</tr>
<tr>
<td>2. Documentary evidence (refer list below)</td>
</tr>
</tbody>
</table>

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 along with your application (wherever applicable). All documents should be original/true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory.

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

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

In case of Corporates or Non-Individual investor.

Note: IDCW - Income Distribution cum Capital Withdrawal Option.
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.