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:** The fund aims to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instrument, with higher focus on value stocks. There is no assurance or guarantee that the investment objective of the scheme will be realised.

**Scheme Code:** CANA/O/E/NVF/21/02/2021

**Investment Strategy:** In medium-long term, stock price would follow changes in intrinsic value of the company. The fund would follow a philosophy of identifying mispriced opportunities between the intrinsic value and the market price of a company to make an investment decision. Market participants typically overreact on positive or negative news leading to changes in investment rationale for buying / selling a company. Due to overreaction to news, stock prices do not reflect the intrinsic value of the underlying business. This strategy would look at overvaluation of market participants in the short-term developments in industries/companies and exploit available opportunities for investment returns. This strategy also relies on the analytical and behavioral edge to generate investor alpha.

The Scheme will aim to invest predominantly in equity and equity related instruments with an aim to generate long-term capital appreciation from a diversified portfolio of predominantly in equity and equity related securities with higher focus on stocks trading below their intrinsic value with a sufficient amount of margin of safety. Under the strategy, for the purpose of calculation of intrinsic value, it will be a function of earnings power of the business, opportunity size and ability to lower cost of capital. The companies may take some time to revert to their underlying intrinsically valued. This strategy will ride on the time lag and intend to make profits for investors by exploiting these anomalies. Behavioral investing would help us keep long term potential of companies in mind and invest in these companies without bias towards short-term negatives.

The fund would adopt a bottom-up stock selection approach with strong focus on valuations to spot businesses whose stocks have a potential better return opportunity over medium to long term. The fund would invest across market capitalization and sectors with adequate margin of safety to reduce risk in a volatile market environment. The fund manager will evaluate companies on robustness of business fundamentals, competency of management and valuation in comparison to its earnings growth prospects and historical long-term valuation.

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**Type & Category:** Value Fund - An open-ended equity scheme following a value investment strategy.

**Benchmark Return:**

<table>
<thead>
<tr>
<th>Period</th>
<th>Direct Plan</th>
<th>Regular Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last 1 Year</td>
<td>15.18%</td>
<td>13.32%</td>
</tr>
<tr>
<td>Last 2 Year</td>
<td>15.30%</td>
<td>8.32%</td>
</tr>
<tr>
<td>Since inception</td>
<td>15.18%</td>
<td>13.32%</td>
</tr>
</tbody>
</table>

**Performance - Regular Plan**

- **Last 1 Year:** 25.12%
- **Last 2 Year:** 19.31%
- **Since inception:** 13.32%

**NAV (Regular Plan - Growth Option) :** `13.4000

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**Plans/Options:**

- **Regular Plan:** for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor. Regular and Direct Plans offer the following sub-options:

  - **Regular Plan:** Reinvestment of Income Distribution cum Capital Withdrawal Option
  - **Direct Plan:** Reinvestment of Income Distribution cum Capital Withdrawal Option

**Minimum Investment:**

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

**Minimum Balance Requirement:** There is no minimum balance requirement.

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**Top 10 Equity Holdings:**

<table>
<thead>
<tr>
<th>Name of the Instruments</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDFC Bank Ltd.</td>
<td>8.30%</td>
</tr>
<tr>
<td>Infosys Ltd.</td>
<td>6.50%</td>
</tr>
<tr>
<td>ICICI Bank Ltd.</td>
<td>6.20%</td>
</tr>
<tr>
<td>National Thermal Power Corporation Ltd.</td>
<td>4.38%</td>
</tr>
<tr>
<td>Triparty Repo</td>
<td>3.78%</td>
</tr>
<tr>
<td>Reliance Industries Ltd.</td>
<td>3.57%</td>
</tr>
<tr>
<td>ITC Ltd.</td>
<td>3.45%</td>
</tr>
<tr>
<td>Bharat Electronics Ltd.</td>
<td>3.20%</td>
</tr>
<tr>
<td>Bharti Airtel Ltd.</td>
<td>2.80%</td>
</tr>
<tr>
<td>CreditAccess Grameen Ltd.</td>
<td>2.75%</td>
</tr>
</tbody>
</table>

**Portfolio Turnover Ratio:** 0.34 times

**FUND ALLOCATION TOWARDS VARIOUS SECTORS**

<table>
<thead>
<tr>
<th>Sector</th>
<th>% to NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Services</td>
<td>32.80%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>10.64%</td>
</tr>
<tr>
<td>Capital Goods</td>
<td>8.71%</td>
</tr>
<tr>
<td>Fast Moving Consumer Goods</td>
<td>8.05%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>6.18%</td>
</tr>
<tr>
<td>Automobile and Auto Components</td>
<td>5.55%</td>
</tr>
<tr>
<td>Power</td>
<td>4.38%</td>
</tr>
</tbody>
</table>

**GRAND TOTAL:** 100.00%

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**TOP 10 EQUITY HOLDINGS:***

<table>
<thead>
<tr>
<th>Scheme Benchmark</th>
<th>Performance - Regular Plan</th>
<th>Return (%)</th>
</tr>
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<tr>
<td>Last 1 Year</td>
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</tr>
<tr>
<td>Since inception</td>
<td>17.11%</td>
<td>13.32%</td>
</tr>
</tbody>
</table>

**Performance - Direct Plan**

- **Last 1 Year:** 27.13%
- **Last 2 Year:** 19.31%
- **Since inception:** 13.32%

**NAV (Direct Plan - Growth Option):** `13.8700

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**Comparison with Other Schemes:**

- For comparison with other schemes please refer page no. 17 to 19

**Asset Allocation:**

<table>
<thead>
<tr>
<th>Instruments</th>
<th>Indicative allocations (% of total assets)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity related Instruments (Risk Medium to High)</td>
<td>Min: 65</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>Min: 0</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Risk: Very High)</td>
<td>Min: 0</td>
</tr>
<tr>
<td>Units of MF schemes (Risk Medium to High)</td>
<td>Min: 0</td>
</tr>
<tr>
<td>Equity Exchange Traded Funds (Risk Medium to High)</td>
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**Benchmark Index:** S&P BSE 500 Index TRI

Above Benchmark is First Tier Benchmark as per Para 1.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023. The Trustee/AMC reserves the right to change the benchmark in future which is suitable to the investment objective of scheme and as prescribed by AMFI from time to time.

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**Entry Load:** Nil

**Exit Load:**

- **Nil:** If redeemed/switched out within 365 days from the date of allotment.
- **Nil:** If redeemed/switched out after 365 days from the date of allotment.

**Total Recurring expenses as a percentage of daily/weekly average net assets (on annualised basis)**

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
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<tbody>
<tr>
<td>2.27%</td>
<td>0.66%</td>
</tr>
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**Monthend AUM:** `936.78 Crores

**Monthly AVG AUM:** `939.60 Crores

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**Number of Live Folios:** 47804

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**Comparison with Other Schemes:**

- For comparison with other schemes please refer page no. 17 to 19

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**Asset Allocation (Under normal circumstances, the asset allocation of the Scheme will be as follows):**

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**Portfolio Turnover Ratio:** 0.34 times

**Fund Managers:**

- Mr. Vishal Mishra (Since 03-September-21)
- Ms. Silky Jain (Assistant Fund Manager) (Since 01-October-21)

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**Inception Date:** September 3, 2021

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**Performance of the Scheme***

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**NAV (Direct Plan - Growth Option):** `13.8700

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**Performance of the Scheme***

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</tr>
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</table>
II. Risks associated with investment in Equity and Equity related instruments

Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. The liquidity and valuation of the Scheme’s investments due to its holdings of unlisted Securities may be affected if they have to be sold prior to the target date for divestment. All investments involve risks and there can be no guarantee against loss resulting from an investment in any share of the Scheme, nor is there any assurance that the Scheme’s investment objective will be attained in respect of its overall performance. In certain circumstances the right of the investors of the Scheme may be suspended. Consequently, the NAVs of units issued under the Scheme may be adversely affected.

Further, the Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities including debt securities, the value of the Scheme investments may be affected by interest rates, currency exchange rates, changes in law / policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.

The Fund Manager of the Scheme may invest in the Securities of smaller, lesser-known companies. These investments may involve greater risk and the possibility of greater portfolio price volatility than investing in larger, more mature or better-known firms. Amongst other reasons for the greater price volatility of Securities of small companies and unseasoned stocks are the less certain growth prospects of smaller firms, the lower degree of liquidity of the markets for such stocks, and the greater sensitivity of small companies to changing economic conditions. For example, these companies are associated with higher investment risk than that normally associated with larger firms due to the greater business risks of small size and limited product lines, markets, distribution channels and financial and managerial resources. Such Securities, including those of newer or recently restructured companies or those which may have experienced financial difficulties, may be more volatile in price than larger capitalized stocks. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options.

The AMC may choose to invest in unlisted securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

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

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

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

II. Risks associated with investments in Fixed Income Securities

Price-Risk or Interest - Rate Risk: Fixed income securities such as government bonds, corporate bonds and money market instruments and derivatives run price - risk or interest - rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

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

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

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

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

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

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

Credit Risk: This is the risk associated with the issuer of a debenture / bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It must, however is to be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent. Corporate bonds carry a higher amount of credit risk than Government securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

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

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

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

III. 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.

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

Trading in derivatives has the following risks:

a) An exposure to derivatives in excess of the hedging requirements can lead to losses.

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

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

d) Particular Risks of Exchange Traded Derivative Transactions

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

e) Stock Market Fluctuations

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

f) Dividends/IDCW

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

g) Warrants

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

h) 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.

i) 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.

IV. 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 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. Risk associated with Securities Lending

Securities lending may involve the risk of default on the part of the borrower. However, this is unlikely to happen if the stock lending is carried out for stocks which are in dematerialised form and through an authorised stock lending scheme, subject to appropriate Regulations. The Investment Manager perceives such situations to be exceptional in nature. Although the Stock Market in India is still developing, considering the good demand for listed / quoted Equity Shares of reputed companies, the Scheme(s) may choose to meet repurchase needs through temporary borrowings, within the permissible limits.

VI. 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.
- **Liability Risk:** As the liability 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

**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 to 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

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.

VIII. Other Risks:

a) **Stock Market Fluctuations**

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

b) **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.
c) Warrants

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

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

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

Income Distribution cum Capital Withdrawal Policy

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

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

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

If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the IDCW declaration may not take place. The Scheme is not assuring or guaranteeing any IDCW or returns IDCW, if declared, shall be dispatched to the unit holders within 7 working days from the record date.

The IDCW declared out of the Distributable Surplus of the Scheme will be paid net of tax deducted at source (TDS), to those unit holders whose names appear in the register of unit holders.

Pursuant to the payment of IDCW, the NAV of Income Distribution cum capital withdrawal option of the scheme would fall to the extent of payout and statutory levy (if applicable).

In the event of failure to dispatch IDCW payments within the stipulated time period in terms of Regulation 53(a) of MF Regulations, it is clarified that the interest for the delayed payment of IDCW shall be calculated from the record date.

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 Trustees. IDCW so declared shall be paid, subject to availability of distributable surplus.
2. Within one calendar day of decision by the Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
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 in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.
4. The notice will, in font size 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 distribution/ IDCW and statutory levy, if any, at the close of business hours on record date.
6. Before the issue of such notice, no communication indicating the probable date of 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 having frequency of dividend distribution/IDCW from daily upto monthly dividend.

Reinvestment of Income Distribution cum capital withdrawal Option

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

The IDCW so reinvested shall be constructive payment of IDCW to the unit holders and constructive receipt of the same amount from each unit holder, for reinvestment in units. On reinvestment of dividends, the number of units to the credit of unit holder will increase to the extent of the dividend reinvested IDCW by the first ‘Ex-income Distribution NAV’ on the day of reinvestment as explained above. There shall, however, be no entry load on the dividends so reinvested.

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

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

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

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

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

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

Applicable NAV

A. Applicable NAV for Purchases/Switch-ins

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

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

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

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

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

- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.

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For Switch-ins of any amount:

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

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

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

B. Applicable NAV for redemptions including switch - outs

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

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

Minimum Application Amount

Lump sum investment

Lumpsum Purchase: Rs. 5,000.00 and multiples of Re.1.00 thereafter.
Subsequent Purchase: Rs. 1000.00 and multiples of Re. 1.00 thereafter.

SIP:
For Any date/monthly frequency – Rs 1000 and in multiples of Rs 1 thereafter
For quarterly frequency – Rs 2000 and in multiples of Rs 1 thereafter

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

SWP:
For monthly frequency – Rs 1000 and in multiples of Rs 1 thereafter
For quarterly frequency – Rs 2000 and in multiples of Rs 1 thereafter

Minimum redemption Amount:
Rs 1000 and in multiples of Rs 1 thereafter

Benchmark
S&P BSE 500 TRI

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

Allotment

Allotments of units, up to 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.

Subject to the receipt of the specified minimum subscription amount, an applicant in a 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 and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list.

The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

Allotment Confirmation / Consolidated Account Statement (CAS):

AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS’s to the investors’ registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. A Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions have taken place during that month, on or before 15th of the succeeding month by e-mail/to the investor’s mailing address.

In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request.

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

I. Investors who do not hold DEMAT Account

- Consolidated account statement*, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding DEMAT account, for each calendar month on or before 15 days 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 21 days 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, Payout of Income Distribution cum Capital Withdrawal Option, Reinvestment 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 15 days 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 21 days 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, Payout of Income Distribution cum Capital Withdrawal Option, Reinvestment of Income Distribution cum Capital Withdrawal Option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across DEMAT accounts of the investors and holding at the end of the month.

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

- Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before tenth day of succeeding month. Such statements shall be sent in physical form if no email is provided in the folio.

- The statement sent within the time frame mentioned above is provisional and is subject to finalization of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.

- In the event the folio/ DEMAT account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/ DEMAT accounts across mutual funds / DEMAT accounts across depository participants.
d. Investors whose folio(s)/ DEMAT account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/ DEMAT account(s) are updated with PAN.

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

f. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holder, 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. Account Statement will be issued on allotment. 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 21 days of succeeding month, to all such unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.

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

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

Further, as per the provisions of SEBI circular dated 20th September, 2016 CAS issued for the half-year shall also provide the following:

- The amount of actual commission paid by AMC/Mutual Fund (MF) 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 AMC/MF to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as 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.

**Dematerialization / Rematerialization of Units:**

The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP’s Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the scheme.

The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically. It may be noted that trading and settlement in the Units of the scheme over the stock exchange(s) (where the Units are listed) will be permitted only in electronic form.

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

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

**Default Option:**

In case of valid applications received without indicating any choice of options, it will be considered as option for Growth Option and processed accordingly.
The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads. However, as per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, in case of all schemes, wherein exit load is not levied / not applicable, the AMCs will not be eligible to charge the above mentioned additional expenses for such schemes.

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

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

(i) On the first Rs. 500 crore of the daily net assets - 2.25%;
(ii) On the next Rs. 250 crore of the daily net assets – 2.00%;
(iii) On the next Rs. 1,250 crore of the daily net assets - 1.75%;
(iv) On the next Rs. 3,000 crore of the daily net assets - 1.60%.
(v) On the next Rs. 5,000 crore of the daily net assets – 1.50%;
(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 - 1.05%.

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 10.1.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, additional TER can be charged based on inflows only from retail investors from B30 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 B30 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.

Notes:
The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments. It is assumed that the expenses charged are evenly distributed throughout the year.

The expenses of the Direct Plan of the Scheme will be lower to the extent of the distribution expenses/commission

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.

For illustration purpose, the above table considers higher expense under the Regular Plan by 1.00% as expense for distribution, commission etc.

Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications.

**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 52 (6A)(c) of SEBI (Mutual Funds) Regulations, 1996) and Goods & Services Tax on investment and advisory fees in comparison to previous base TER charged to the Scheme/Plan shall be communicated to investors of the Scheme/Plan through notice via email or SMS and will be uploaded on the website (www.canararobeco.com) at least three working days prior to effecting such change.

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

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

**Investor Education and Awareness initiatives:**
As per Para 10.1.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

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

The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfindia.com) before 11.00 p.m. on every Business Day. 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.

**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

**Investment Manager: Canara Robeco Asset Management Co. Ltd.**

CIN No: U65990MH1993PLC007003
Construction House, 4th Floor, S, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.
Tel.: 6658 5000 | Fax: 6658 5012/13.
www.canararobeco.com
**Unit holders’ Information**

**Account Statement:**
An applicant in a 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 asset management company 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.

The asset management company 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.

**Consolidated Account Statement (CAS):**
Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no.CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in DEMAT form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding DEMAT accounts. In view of the said requirements the account statements for transactions in units of the Fund by investors on or after February 1, 2015 will be dispatched to investors in following manner:

**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 15 days 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 21 days 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, Payout of Income Distribution cum Capital Withdrawal Option, Reinvestment 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.

**Investors who hold DEMAT Account**
Consolidated account statement**, based on PAN of the holders, shall be sent by Depositories to investors holding DEMAT account, for each calendar month within 15 days 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 21 days 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, Payout of Income Distribution cum Capital Withdrawal Option, Reinvestment of Income Distribution cum Capital Withdrawal Option, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across DEMAT accounts of the investors and holding at the end of the month.

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

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

**Annual Account Statement:**
- **The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.**
- **The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors’ e-mail address, instead of physical statement, if so mandated.

**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 ISCI/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance.

**Procedure for payment of redemption**

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

2. **Non-Resident Unitholders**
Payment to NRI / FI Unitholders is 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 FIs, 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 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 stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued. The normal processing time may not be applicable in situations where details like bank name, bank account no. etc. are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/ or any delay/ loss in transit.

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

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

Delay in payment of redemption / repurchase proceeds
The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 3 Business/ Working Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders verification of identity or such other details relating to subscription for Units under 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, 2023, AMFI, in consultation with SEBI had published a list of exceptional circumstances for schemes unable to transfer redemption or repurchase proceeds to investors within timeline stipulated above. AMFI has also published/provided the additional timelines for making redemption repayment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 19, 2023, published by CRMF on its website.

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

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

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

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

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

- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor for Units under any applicable 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 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.

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

In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail both the fortnightly and monthly statement of Scheme portfolio 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). Such copies shall be provided to the unit holders free of cost.

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 atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.

Portfolio:
The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the half year on website of Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each half-year respectively in a user-friendly and downloadable spread-sheet format. In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail the half-yearly statement of Scheme portfolio within 10 days from the close of each half-year 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). Such copies shall be provided to the unit holders free of cost.

Annual Report:
The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and link for the same will be displayed prominently on the website of the Mutual Fund (www.canararobeco.com). In case of Unit holders whose e-mail addresses are registered with the Mutual Fund, the AMC shall e-mail the annual report or an abridged summary to such unit holders. The Unit holders whose e-mail addresses are not registered with the Mutual Fund will have an option to opt-in to continue receiving physical copy of the scheme wise annual report or an abridged summary thereof.

The Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of the Scheme portfolio on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided to the unit holders free of cost.

The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) 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 atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results will also be displayed on the website of AMFI.
Who can invest?

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

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

- Adult Individual(s) and also minor(s) through their parent/legal guardian. (Application of minors jointly with adults not allowed). Investment in units of CRMF in the name of minor through parent/legal guardian will be subject to Para 17.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023. Kindly refer SAI for the detailed process.
- Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
- Hindu Undivided Family (HUF)
- Partnership Firms
- A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
- A Body Corporate established by or under any law in force in India
- A Co-operative Society registered under any law relating to Co-operative Societies in India
- A Religious or Charitable Trust / Wakf/s or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes
- Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws.
- Banks and Financial Institutions
- Pension Funds/Pension Fund Managers
- Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis
- Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations
- Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
- Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
- Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future.
- NRIs and PIOs

Notes:
1. Non Resident Indians (NRIs) and Persons of Indian origin (PIOs) residing abroad /Overseas Citizens of India (OCI) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised shall be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund / AMC / Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.
3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / by-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustees / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustees reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
5. The Trustees reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.
6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.
7. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustees. The Trustees may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustees for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.
8. Investments (including via on-going SIP registrations) in the name of minors shall be permitted only from bank account of the minor/parent or the legal guardian of the minor or from a bank account held by the minor along with the parent or legal guardian as joint holder(s).
- It is reiterated that the redemption/Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of such Minorfolio(s) continue to be paid/transferred to the “Verified Bank Account of the Minor” (i.e., bank account of the minor or minor with parent/legal guardian(s) only). Therefore, Investors must ensure to update the folios with appropriate bank account details of the minor as the ‘Pay-out Mandate Bank’ by providing necessary documents before tendering redemption requests for receiving IDCW distributions.
- Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.
- The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.

Notes:
1. Non Resident Indians (NRIs) and Persons of Indian origin (PIOs) residing abroad
Who cannot invest
The following persons are not eligible to invest in the Scheme:

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

Special Products/Facilities available
I. Systematic Investment Plan (SIP)

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

The features of Systematic Investment Plan are as under:

<table>
<thead>
<tr>
<th>Any date/monthly SIP</th>
<th>Rs. 1,000.00 and multiple of Rs. 1.00 thereafter.</th>
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<tbody>
<tr>
<td>Quarterly SIP Minimum amount per SIP instalment</td>
<td>Rs. 2,000.00 and multiple of Rs. 1.00 thereafter</td>
</tr>
<tr>
<td>No. of SIP Installments (applicable for both Monthly &amp; Quarterly SIP)</td>
<td>Six installments. No Limit</td>
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<tr>
<td>Periodicity</td>
<td>Any date SIP/ Monthly/Quarterly</td>
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</table>

The facility can be exercised on
For Any Date SIP Investors can choose any date, as applicable, of their preference as SIP Debit Date between 1st to 28th of the month. Incase of no date mentioned, the default date considered will be 15th. In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day. For month and Quarterly frequency - 01st or 5th or 10th or 15th or 20th or 25th of every month /quarter (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / ECS/ Auto Debit

Applicable NAV
Kindly refer to the paragraph on “Applicable NAV” on page no. 7

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

A. Introduction of SIP Top -UP Facility

It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP instalment 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 Amount for the said facility will be Rs. 500/- & in multiples thereof. In case the Top –Up amount is not mentioned but the upper limit is included in the application/mandate form, the default top –up amount will be Rs. 500/-.
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 a “Half-yearly” or “Annual” based Top-up frequency; while in case of a Quarterly SIP, the available Top-up frequency will only be “Annual” based.
   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/ Direct Debit Form mentioning the Maximum Amount. This will allow an investor to limit the total investment to a maximum amount as decided by the investor while filling up the Mandate Form.
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.
7. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
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

<table>
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<tr>
<th>From date</th>
<th>To date</th>
<th>Monthly SIP Instalment (Rs.)</th>
<th>Monthly SIP Instalment (Rs.)</th>
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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

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<tr>
<th>From date</th>
<th>To date</th>
<th>Monthly SIP Instalment (Rs.)</th>
<th>Monthly SIP Instalment (Rs.)</th>
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<td>1-Jan-18</td>
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The Trustees / AMC reserves the right to change / modify the provisions mentioned above at a later date.

B. Systematic Investment Plan including MICRO SIP

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

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

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

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

All terms and conditions of Systematic Investment Plans (SIPs) shall apply to Micro SIPs. The Trustees reserves the right to change/modify the terms and conditions of Micro SIPs at a later date on a prospective basis.
A. Introduction of SIP Top-UP Facility
It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, allowing him/her to gradually increase the investment corpus in a hassle-free manner. The silent features of the said facility are as follows:
1. SIP Top-UP facility is applicable to an Investor who is enrolling for a new SIP.
2. Minimum Top-up Amount for the said facility will be Rs. 500/- & in multiples thereof. In case the Top-up amount is not mentioned but the upper limit is included in the application/mandate form, the default top-up amount will be Rs. 500/-.
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 a ‘Half-yearly’ or ‘Annual’ based Top-up frequency, while in case of a Quarterly SIP, the available Top-up frequency will only be ‘Annual’ based.
   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/Direct Debit Form mentioning the Maximum Amount. This will allow an investor to limit the total investment to a maximum amount as decided by the investor while filling up the Mandate Form.
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.
7. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
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 Private 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

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<th>From date</th>
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<th>Monthly SIP installment (Rs.)</th>
<th>SIP Top Up Amount (Rs.)</th>
<th>Total Amount of SIP (Rs.)</th>
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<tr>
<td>1-Jul-16</td>
<td>1-Dec-16</td>
<td>10000</td>
<td>NA</td>
<td>10000</td>
</tr>
<tr>
<td>1-Jul-17</td>
<td>1-Dec-17</td>
<td>10000</td>
<td>2000</td>
<td>12000</td>
</tr>
<tr>
<td>1-Jul-18</td>
<td>1-Dec-18</td>
<td>14000</td>
<td>2000</td>
<td>16000</td>
</tr>
<tr>
<td>1-Jul-19</td>
<td>1-Dec-19</td>
<td>14000</td>
<td>2000</td>
<td>16000</td>
</tr>
<tr>
<td>1-Jul-20</td>
<td>1-Dec-20</td>
<td>16000</td>
<td>-</td>
<td>16000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>From date</th>
<th>To date</th>
<th>Quarterly SIP installment (Rs.)</th>
<th>SIP Top Up Amount (Rs.)</th>
<th>Total Amount of SIP (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-Jan-16</td>
<td>1-Dec-16</td>
<td>10000</td>
<td>NA</td>
<td>10000</td>
</tr>
<tr>
<td>1-Jan-17</td>
<td>1-Dec-17</td>
<td>10000</td>
<td>2000</td>
<td>12000</td>
</tr>
<tr>
<td>1-Jan-18</td>
<td>1-Dec-18</td>
<td>14000</td>
<td>2000</td>
<td>16000</td>
</tr>
<tr>
<td>1-Jan-19</td>
<td>1-Dec-19</td>
<td>14000</td>
<td>2000</td>
<td>16000</td>
</tr>
<tr>
<td>1-Jan-20</td>
<td>1-Dec-20</td>
<td>16000</td>
<td>-</td>
<td>16000</td>
</tr>
</tbody>
</table>

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

B. Systematic Investment Plan including Micro SIP
In accordance with AMFI notification and Guidelines issued, investments in mutual fund schemes [including investments in systematic Investment Plan (MICRO SIP)] by investor in a rolling 12-month period or in a financial year i.e. April to March does not exceed Rs 50,000/- (known as “Micro Investment”) shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption of PAN requirement is only available to individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs cannot avail this exemption.
For the purpose of identifying Micro investment, the value of investments at the investor level (first holder) will be aggregated based on the unique ID number mentioned on the KYC Acknowledgement and such aggregation shall be done irrespective of the number of folios/accounts under which the investor is investing.
Investors who wish to enroll for Micro Investment Plans (including micro SIP) are required to fill in the Micro SIP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.canararobeco.com. Investors are advised to read the terms and conditions carefully before enrolment.

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

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

D. Pause facility under Systematic Investment Plan (SIP)
It is a facility wherein an investor has an option to stop their SIP temporarily (at a folio level) for a specified number of installments. Instructions for ‘Pause’ can be given by filling up ‘Canara Robeco Mutual Fund - SIP Pause Form’. The features, terms and conditions for availing the Pause facility are as follows:

1. Following SIPs shall be eligible for pause facility:
   • Online SIPs’ (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 installment after the completion of Pause period automatically.
4. Pause request under SIP can be for minimum of 1 installment and for maximum of 6 installments.
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.

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

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

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. The AMC may close a unit holder’s account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount applicable repurchase price on that date and will be subtracted from the units with the 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 amount as per the table below.

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

<table>
<thead>
<tr>
<th>Monthly SWP Minimum amount per SWP installment</th>
<th>Rs. 1,000/- and multiple of Re. 1/- thereafter.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly SWP Minimum amount per SWP installment</td>
<td>Rs. 2,000/- and multiple of Re. 1/- thereafter.</td>
</tr>
</tbody>
</table>

Periodicity Monthly/Quarterly

Dates available for SWP Facility

| 01st or 5th or 15th or 20th or 25th of every month/quarter |

No. of SWP Installments (applicable for both Monthly & Quarterly SWP)

<table>
<thead>
<tr>
<th>a) Minimum</th>
<th>Six installments</th>
</tr>
</thead>
<tbody>
<tr>
<td>b) Maximum</td>
<td>No Limit</td>
</tr>
</tbody>
</table>

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. |

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 schemes of the Fund directly from CRMF in physical (non-demat) mode and/or demat (electronic) mode.

2. MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and 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 timings. The applicable NAV of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.

7. CRMF will not send account statement to unit holders holding units in demat mode. The statement provided by the Depository Participant will be equivalent to account statement.

8. For any grievances with respect to transactions in MFUI, the investors/unit holders should approach the Stock Broker or the investor grievances cell of the stock exchange.

9. For any grievances with respect to transactions in MFUI, the investors/unit holders should approach the Stock Broker or the investor grievances cell of the stock exchange.

D. Transaction through MF utilities India Private Limited:

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

3. Official Point of Acceptance

All trading members of ICEX and Mutual Fund Distributors, who are registered with Association of Mutual Funds in India (“AMFI”) as Mutual Fund Advisors/Distributors and empanelled with CRMF and permitted by ICEX to use its platform shall be eligible to offer purchase/redeem/switch of units to the investors of the scheme/s through ICEX Platform in physical or non-demat mode only and it shall be treated as an Official Point of Acceptance.

4. Clearing Members/ICEX/Metropolitan Clearing Corporation of India (MCCL) shall be required to comply with conditions stipulated in SEBI circular vide reference no. 11/1832/2009 dated November 13, 2009 for stock broker’s viz. AMFI/NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.

5. Investors will be required to comply with Know Your Customer (“KYC”) norms as prescribed by ICEX and CRMF to participate in this facility.

6. Cut off timing for purchase/redeem/switch of units Time stamping as evidenced by confirmation slip given by ICEX 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. MF distributors shall not handle cash in/pay-out of funds as well as units on behalf of investor. Pay-in will be directly received by MCCL, recognized clearing corporation and payout will be directly made to investor’s account. In the same manner, units shall be allotted or redeemed directly by/b to the investors.

8. The facility of transacting in mutual fund schemes through ICEX infrastructure is available subject to operating guidelines, terms and conditions as may be prescribed by the ICEX/SEBI/CRMF from time to time.

9. For any grievances with respect to transactions executed through ICEX Platform, the investors/unit holders are requested to approach their Broker/Distributor or the investor grievances cell of the ICEX.

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/redeem/switches) of 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 Distributors are required to send copy of investors’ KYC proof and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC proof and other necessary documents are not furnished within the stipulated timeline, the transaction request, shall be liable to be rejected. Normally, the subscription proceeds, when invested through the AMC, are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction of tax at source, if any) and IDCW payouts, if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable. It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests, in the event of any online transaction facilities offered by the AMC. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors/distributors through above mode.

VII. Online transactions through the website:

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

VIII. Online Transactions through KFinTech:

a. Transactions through KFinTech MF5 website:

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

b. Transactions through Electronic platform of KFin Technologies Limited:

All Investors will be allowed to transact through www.kfintech.com, an electronic platform provided by KFin Technologies Limited, Registrar & Transfer Agent, in Schemes of Canara Robeco Mutual Fund (“CRMF”) (except Exchange Traded Funds). The facility will also be available through mobile application of KFinTech i.e. ‘KTRACK’ with effect from 3rd October, 2017. The uniform cut off time as prescribed under the SEBI (Mutual Funds - Exchange Traded Funds) Regulations, 2013, may be updated from time to time as may be specified by Canara Robeco Asset Management Company Limited (CRAMC) / KFinTech from time to time and any law for the time being in force.

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

Pursuant to Para 16.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023, to comply with the requirements of RTA interoperable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the Qualified RTA’s, KFin Technologies Private Limited (“KFinTech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual Fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual Fund investors across fund houses subject to applicable Terms and Conditions of the the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral can be accessed using https://mfcentral.com/ and a Mobile App in future.

With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Canara Robeco Mutual Fund has designated MFCentral as one of its Official point of acceptance (DISC - Designated Investor Service Centre) w.e.f. 15th October, 2023. Mutual Fund investors can now submit the application or request (financial / non-financial) or avail of the online transaction facilities offered by the AMC through their mobile application. The said website is declared to be an “official point of acceptance” for applications for subscriptions, redemptions, switches and other facilities. The uniform Cut-off time as prescribed by SEBI and as mentioned in the Scheme Information Documents shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investor, any terms & conditions as stipulated by Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited (CRAMC) / KFinTech from time to time and any law for the time being in force.
X. Transactions through KBOLT GO Mobile Application:
Investors are requested to note that Canara Robeco Mutual Fund (“CRMF”)/Canara Robeco Asset Management Company Limited (“CRAMC”) has decided to adopt facility of online transactions through “KBOLT GO Mobile Application”, an electronic platform provided by Kfin Technologies Private Limited (“Kfintech”). The above facility will be available for all schemes of Canara Robeco Mutual Fund with effect from April 07, 2022. The KBOLT GO Mobile Application will be considered as Official Points of Acceptance of Transactions (“OPAT”) of CRAMC.

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

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

XI. Transactions through Canara Robeco MF Investor App ("CRMF Investor Mobile Application"): 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 Robeco Asset Management Company Limited (CRAMC). The above facility is available for all schemes of the Canara Robeco Mutual Fund with effect from 30th May, 2022.

The CRMF Investor Mobile Application will be considered as Official Points of Acceptance of Transactions (“OPAT”) of the CRAMC.

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

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

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

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

XIII. Transfer of Income Distribution cum Capital Withdrawal Plan:
An investor applying for this facility can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) to any open ended scheme of Canara Robeco Mutual Fund.

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

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

Cash Investments in mutual funds
In order to enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, Para 16.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023 has permitted receipt of cash transactions for fresh purchases/additional purchases to the extent of Rs.20,000/- per investor, per financial year shall be allowed subject to the following:
1. Compliance with Prevention of Money Laundering Act,2002 and Rules framed there under; the SEBI Circular(s)on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and
2. Sufficient systems and procedures in place. However, payment towards redemptions, dividend/ IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.
3. The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.

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

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

- First Time Mutual Fund Investor: Transaction charge of Rs 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor of the first time investor.
- 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 first time investor. The balance of the subscription amount shall be available subject to the following:
  - Transaction other than purchases/ subscriptions relating to new inflows such as Switch/SIP, 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.

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

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

<table>
<thead>
<tr>
<th>Canara Robeco Infrastructure</th>
<th>Canara Robeco Flexi Cap Fund</th>
<th>Canara Robeco Emerging Equities</th>
<th>Canara Robeco Blue Chip Equity Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category/Type: Thematic - Infrastructure - An open-ended equity scheme following infrastructure theme</td>
<td>Category/Type: Flexi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks</td>
<td>Category/Type: Large Cap Mid Cap Fund - An open-ended equity scheme investing in both large cap and mid cap stocks</td>
<td>Category/Type: Large Cap Fund - An open-ended equity scheme predominantly investing in large cap stocks</td>
</tr>
</tbody>
</table>

**Investment Objective:** To generate income / capital appreciation by investing in equities and equity related instruments of companies in the infrastructure sector. However, there can be no assurance that the investment objective of the scheme will be realized.

**Investment Objective:** To generate capital appreciation by investing in a diversified portfolio of large and mid-cap stocks. However, there can be no assurance that the investment objective of the scheme will be realized.

**Investment Objective:** The investment objective of the fund is to provide capital appreciation by predominantly investing in companies having a large market capitalization. However, there can be no assurance that the investment objective of the scheme will be realized.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and equity related instruments of companies in the infrastructure sector including derivatives of such companies - (Risk- High) Debt and Money Market instruments - (Risk- Low to Medium) Reits/Invits- 0% 10% (Risk- Medium to High)</td>
<td>80% 100%</td>
</tr>
</tbody>
</table>

| Equity and equity related instruments - (Risk - High) Debt and money market instruments - (Risk - Low to medium) Reits/Invits- (Risk - Medium to High) | 65% 100% |

| Large cap equity and related instruments - (Risk - High) Mid Cap equity and related instruments - (Risk - High) Other equity and equity related instruments, debt and money market instruments - (Risk- Low to Medium) Reits/Invits- (Risk-Medium to High) | 35% 65% |

| Large cap equity and related instruments - (Risk - High) Other Equity and equity related instruments - (Risk - Low) Debt and Money Market Instruments - (Risk- Low to Medium) Reits/Invits- (Risk- Medium to High) | 0% 20% |

### Plans/Options:

**Regular Plan:** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Pay-out of Income Distribution cum Capital Withdrawal Option

**Direct Plan - Growth Option**

**Minimum Investment:**
- **Rs. 5000** and in multiples of **Rs. 1** thereafter.

**Subsequent purchases:**
- Minimum amount of **Rs. 500** and multiples of **Rs. 1** thereafter.

**Exit Load:**
- Nil**

### Plans/Options:

**Regular Plan:** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Pay-out of Income Distribution cum Capital Withdrawal Option

**Direct Plan - Growth Option**

**Minimum Investment:**
- **Rs. 5000** and in multiples of **Rs. 1** thereafter.

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

**Exit Load:**
- Nil**

### Plans/Options:

**Regular Plan:** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Pay-out of Income Distribution cum Capital Withdrawal Option

**Direct Plan - Growth Option**

**Minimum Investment:**
- **Rs. 5000** and in multiples of **Rs. 1** thereafter.

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

**Exit Load:**
- Nil**

### Plans/Options:

**Regular Plan:** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Pay-out of Income Distribution cum Capital Withdrawal Option

**Direct Plan - Growth Option**

**Minimum Investment:**
- **Rs. 5000** and in multiples of **Rs. 1** thereafter.

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

**Exit Load:**
- Nil**

### Plans/Options:

**Regular Plan:** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Pay-out of Income Distribution cum Capital Withdrawal Option

**Direct Plan - Growth Option**

**Minimum Investment:**
- **Rs. 5000** and in multiples of **Rs. 1** thereafter.

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

**Exit Load:**
- Nil**

### Plans/Options:

**Regular Plan:** Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Direct Plan - Pay-out of Income Distribution cum Capital Withdrawal Option

**Direct Plan - Growth Option**

**Minimum Investment:**
- **Rs. 5000** and in multiples of **Rs. 1** thereafter.

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

**Exit Load:**
- Nil**

### Entry Load:

**Nil**

**Exit Load:**

**Nil**

**Entry Load:**

**Nil**

**Exit Load:**

**Nil**

**Entry Load:**

**Nil**

**Exit Load:**

**Nil**

**Entry Load:**

**Nil**

**Exit Load:**

**Nil**

**Entry Load:**

**Nil**

**Exit Load:**

**Nil**

### Benchmark Index:

**S&P BSE India Infrastructure TRI**

**NIFTY Large Midcap 250 TRI**

**NIFTY Large Midcap 250 TRI**

**S&P BSE 100 TRI**

**S&P BSE 500 TRI**

### Fund Manager:

Mr. Vishal Mishra / Mr. Shridatta Bhandwalder

Mr. Shridatta Bhandwalder

Mr. Amrit Nadekar / Mr. Vishal Mishra

Mr. Shridatta Bhandwalder / Mr. Vishal Mishra

### Monthend AUM#:

<table>
<thead>
<tr>
<th>Monthend AUM#</th>
<th>Monthend AUM#</th>
<th>Monthend AUM#</th>
<th>Monthend AUM#</th>
</tr>
</thead>
<tbody>
<tr>
<td>363.61 Crores</td>
<td>10,307.83 Crores</td>
<td>18,063.42 Crores</td>
<td>10,332.66 Crores</td>
</tr>
<tr>
<td>356.48 Crores</td>
<td>10,352.62 Crores</td>
<td>18,212.72 Crores</td>
<td>10,66.56 Crores</td>
</tr>
</tbody>
</table>

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

**Regular Plan:** 2.48% Direct Plan: 1.17%

**Regular Plan:** 1.72% Direct Plan: 0.53%

**Regular Plan:** 1.65% Direct Plan: 0.58%

**Regular Plan:** 1.71% Direct Plan: 0.45%

**Entry Load:**

**Nil**

**Exit Load:**

**1%**

**Entry Load:**

**Nil**

**Exit Load:**

**1%**

**Entry Load:**

**Nil**

**Exit Load:**

**1%**

**Entry Load:**

**Nil**

**Exit Load:**

**1%**

**Entry Load:**

**Nil**

**Exit Load:**

**1%**

**Entry Load:**

**Nil**

**Exit Load:**

**1%**
### Canara Robeco Value Fund Fund KIM

**Category/Type:** ELSS - An open ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit

**Investment Objective:** ELSS seeking to provide long term capital appreciation by predominantly investing in equities to facilitate the subscribers to seek tax benefits as provided under Section 80 C of the Income Tax Act, 1961. However, there can be no assurance that the investment objective of the scheme will be realized.

**Entry Load:** Nil

**Exit Load:** Nil

**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>Equity and equity related instruments. (Risk - High)</td>
<td>80%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Money Market instruments-(Risk - Low)</td>
<td>0%</td>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.74%</td>
<td>0.55%</td>
</tr>
</tbody>
</table>

## Canara Robeco Small Cap Fund

**Category/Type:** Small Cap Fund - An opened ended equity scheme predominantly investing in small cap stocks.

**Investment Objective:** The investment objective of the Scheme is to generate capital appreciation by investing predominantly in Small Cap stocks. However, there can be no assurance that the investment objective of the scheme will be realized.

**Entry Load:** Nil

**Exit Load:** Nil

**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>Equity and Equity-related Instruments of Smallcap companies* (High)</td>
<td>65%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Equity and Equity-related Instruments of companies other than Smallcap companies (High)</td>
<td>0%</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Low to Medium)</td>
<td>0%</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Units issued by REITs and InvFs (Medium to High)</td>
<td>0%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.73%</td>
<td>0.41%</td>
</tr>
</tbody>
</table>

## Canara Robeco Focused Equity Fund

**Category/Type:** Focused Fund - An open ended equity scheme investing in maximum of 30 stocks in large cap, mid cap and small cap companies.

**Investment Objective:** The investment objective of the scheme is to generate long term capital appreciation/income by investing in equity and equity related instruments across market capitalization of up to 30 companies. However, there can be no assurance that the investment objective of the Scheme will be realized.

**Entry Load:** Nil

**Exit Load:** Nil

**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>Equity and Equity-related Instruments of Smallcap companies* (Risk Medium to High)</td>
<td>65%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0%</td>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>Units issued by REITs and InvFs (Risk Medium to High)</td>
<td>0%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Units of MF schemes (Risk Medium to High)</td>
<td>0%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Equity Exchange Traded Funds (Risk Medium to High)</td>
<td>0%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.02%</td>
<td>0.49%</td>
</tr>
</tbody>
</table>

# 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 Consumer Trends Fund

**Category/Type:** Thematic - Consumption & Finance Theme - An open ended equity scheme following the consumption and financial theme

**Investment Objective:** To provide long-term capital appreciation by primarily investing in equity and equity related securities of companies which directly or indirectly benefit from the growing consumer demand in India. However, there can be no assurance that the investment objective of the scheme will be realized.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and equity related instruments of companies which directly or indirectly benefit from the growing consumer demand in India - (Risk- High)</td>
<td>80%</td>
</tr>
<tr>
<td>Other Equity and equity related instruments - (Risk- High)</td>
<td>0%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments - (Risk Low to Medium)</td>
<td>0%</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Risk Medium to High)</td>
<td>0%</td>
</tr>
<tr>
<td>Units of MF schemes (Risk Medium to High)</td>
<td>0%</td>
</tr>
<tr>
<td>Equity Exchange Traded Funds (Risk Medium to High)</td>
<td>0%</td>
</tr>
</tbody>
</table>

## Canara Robeco Value Fund

**Category/Type:** Value Fund - An open-ended equity scheme following a value investment strategy

**Investment Objective:** The fund aims to generate long-term capital appreciation from a diversified portfolio of predominantly-equity and equity-related instrument, with higher focus on value stocks. There is no assurance or guarantee that the investment objective of the scheme will be realized.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity – related Instruments (Risk Medium to High)</td>
<td>65%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0%</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Risk Medium to High)</td>
<td>0%</td>
</tr>
<tr>
<td>Units of MF schemes (Risk Medium to High)</td>
<td>0%</td>
</tr>
<tr>
<td>Equity Exchange Traded Funds (Risk Medium to High)</td>
<td>0%</td>
</tr>
</tbody>
</table>

## Canara Robeco Mid Cap Fund

**Category/Type:** Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks.

**Investment Objective:** The investment objective of the Scheme is to generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies. However, there can be no assurance that the investment objective of the scheme will be realized.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity-related Instruments of Midcap companies* (Risk Very High)</td>
<td>65%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0%</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Risk Medium to High)</td>
<td>0%</td>
</tr>
</tbody>
</table>

---

**Plans/Options:**

- **Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option**
- **Regular Plan - Growth Option**
- **Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option**
- **Direct Plan - Growth Option**

**Minimum Investment:**

- **₹ 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.
  - For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
- **SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
  - For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

**Benchmark Index:** S&P BSE 100 TRI

**Fund Manager:**

- Ms. Ennette Fernandes
- Mr. Shridatta Bhandwaldar

**Entry Load:** Nil**

**Exit Load:**

- 1% - If redeemed/switched out within 1 year from the date of allotment.
- Nil - if redeemed/switched out after 1 year from the date of allotment.

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

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.19%</td>
<td>0.89%</td>
</tr>
</tbody>
</table>

---

**Canara Robeco Value Fund KIM**

**Category/Type:** Value Fund - An open-ended equity scheme following a value investment strategy

**Investment Objective:** The fund aims to generate long-term capital appreciation from a diversified portfolio of predominantly-equity and equity-related instrument, with higher focus on value stocks. There is no assurance or guarantee that the investment objective of the scheme will be realized.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity – related Instruments (Risk Medium to High)</td>
<td>65%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0%</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Risk Medium to High)</td>
<td>0%</td>
</tr>
<tr>
<td>Units of MF schemes (Risk Medium to High)</td>
<td>0%</td>
</tr>
<tr>
<td>Equity Exchange Traded Funds (Risk Medium to High)</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Plans/Options:**

- **Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option**
- **Regular Plan - Growth Option**
- **Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option**
- **Direct Plan - Growth Option**

**Minimum Investment:**

- **₹ 5000 and in multiples of ₹ 1 thereafter.**
- **Subsequent purchases:** ₹ 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.
  - For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
- **SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
  - For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

**Benchmark Index:** S&P BSE 500 Index TRI

**Fund Manager:**

- Mr. Vishal Mishra
- Ms. Srilata Bhandwaldar
- Mr. Shridatta Bhandwaldar

**Entry Load:** Nil**

**Exit Load:**

- 1% - If redeemed/switched out within 1 year from the date of allotment.
- Nil - if redeemed/switched out after 1 year from the date of allotment.

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

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.21%</td>
<td>0.66%</td>
</tr>
</tbody>
</table>

---

**Canara Robeco Mid Cap Fund**

**Category/Type:** Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks.

**Investment Objective:** The investment objective of the Scheme is to generate capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies. However, there can be no assurance that the investment objective of the scheme will be realized.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity-related Instruments of Midcap companies* (Risk Very High)</td>
<td>65%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0%</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Risk Medium to High)</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Plans/Options:**

- **Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option**
- **Regular Plan - Growth Option**
- **Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option**
- **Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option**
- **Direct Plan - Growth Option**

**Minimum Investment:**

- **₹ 5000 and in multiples of ₹ 1 thereafter.**
- **Subsequent purchases:** ₹ 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.
  - For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
- **SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
  - For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

**Benchmark Index:** S&P BSE 150 Mid Cap Index TRI

**Fund Manager:**

- Mr. Ajay Khandelwal
- Mr. Shridatta Bhandwaldar

**Entry Load:** Nil**

**Exit Load:**

- In respect of each purchase / switch-in of units 1% - If redeemed/switched out within 365 days from the date of allotment.
- Nil - if redeemed/switched out after 365 days from the date of allotment.

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

<table>
<thead>
<tr>
<th>Regular Plan</th>
<th>Direct Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.06%</td>
<td>0.54%</td>
</tr>
</tbody>
</table>
Canara Robeco Multi Cap Fund

**Category/Type:** Multi Cap Fund - An open-ended equity scheme investing across large cap, mid cap, small cap stocks  

**Investment Objective:** The fund aims to generate long-term capital appreciation through diversified investments in equity & equity related instruments across large cap, mid cap, and small cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

### Asset Allocation

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity and Equity-related Instruments of which*: (Very High)</td>
<td>Min</td>
</tr>
<tr>
<td>Large Cap Companies (Very High)</td>
<td>75%</td>
</tr>
<tr>
<td>Midcap Companies (Very High)</td>
<td>25%</td>
</tr>
<tr>
<td>Small Cap Companies (Very High)</td>
<td>25%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Low to Medium)</td>
<td>0%</td>
</tr>
<tr>
<td>Units issued by REITs and InvITs (Very High)</td>
<td>0%</td>
</tr>
</tbody>
</table>

Para 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, Large Cap Companies are those which are ranked from 1st to 100th, Mid Cap Companies are those which are ranked from 101st to 250th and Small cap companies are those which are ranked 251st company onward, based on their full market capitalization.

### Plans/Options:
- **Regular Plan:** Reinvestment of Income Distribution cum Capital Withdrawal Option
- **Regular Plan:** Payout of Income Distribution cum Capital Withdrawal Option
- **Regular Plan:** Growth Option
- **Direct Plan:** Reinvestment of Income Distribution cum Capital Withdrawal Option
- **Direct Plan:** Payout of Income Distribution cum Capital Withdrawal Option
- **Direct Plan:** Growth 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.
- **SWP:** For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.  
  For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

### Benchmark Index:
- NIFTY 500 Multicap 50:25:25 Index TRI

### Fund Manager:
- Mr. Shridatta Bhandwaldar  
- Mr. Vishal Mishra

### Entry Load:
- Nil**

### Exit Load:
- 1% - If redeemed/switched out within 365 days from the date of allotment.
- Nil - if redeemed/switched out after 365 days from the date of allotment

### Performance:
- **Monthend AUM:** 1,670.04 Crores  
- **Monthly AVG AUM:** 1,646.41 Crores

### Expense Ratio as on 29th Sept., 2023**
- Regular Plan : 2.03%  
- Direct Plan : 0.38%

---

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

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

- By mentioning IRA 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 ARN 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 26): 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)**

- Folio No.
- Name of 1st Unit Holder

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

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

<table>
<thead>
<tr>
<th>PAN/PFINR * (Refer Instruction)</th>
<th>KYC Compliance Status* (Yes, attach proof)</th>
<th>KIN (KYC Identification No.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First / Sole Applicant*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Applicant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third Applicant</td>
<td></td>
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</tbody>
</table>

**Aadhaar Number (Optional)**

- First/Sole Applicant
- Second Applicant
- Third Applicant

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

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

<table>
<thead>
<tr>
<th>NAME OF FIRST / SOLE APPLICANT / MINOR (In case of minor there shall be no joint holder)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr./Ms./M/s.</td>
</tr>
<tr>
<td>Father / Husband’s Name</td>
</tr>
</tbody>
</table>

**Occupation Please (✓)**

- Public Sector
- Private Sector Service
- Government Service Agriculturist
- Professional Business
- Retired
- Forex Dealer
- Student Housewife
- Others

**Status Please (✓)**

- Resident Individual
- Minor thru Guardian
- NRI - NRO
- NRI
- NRIs/Non-Residents
- 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

2. Net worth in ₹ as on (date)

3. Yes
   - Foreign Exchange / Money Changer Services
   - Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)
   - Money Lending / Pawn

4. Any other information

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

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

**Canara Robeco Mutual Fund**

Application No.

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

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

**Date / /**

**Stamp, Signature & Date**
**NAME OF SECOND APPLICANT**

<table>
<thead>
<tr>
<th>Occupation Please (✓)</th>
<th>Private Sector Service Public Sector</th>
<th>Government Service Agriculturist</th>
<th>Professional Business</th>
<th>Retired Forex Dealer</th>
<th>Student Housewife</th>
<th>Others Please Specify</th>
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</table>

**Status Please (✓) | Resident Individual Minor thru Guardian | NRI - NRO Trust Company/Body Corporate | HUF Fill/FIPs | Bank / FI Partnership Firm | NRI-RE Society | Sole Proprietorship |
<table>
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**OTHER DETAILS Please tick (✓) | Individual | Non-Individual (Mandatory) |
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1. Gross Annual Income Details Please tick (✓)</td>
<td>Below 1 Lacs</td>
<td>1 - 5 Lacs</td>
</tr>
<tr>
<td>Net-worth in ₹ as on (date)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Please tick if applicable:</th>
<th>Politically Exposed Person (PEP)</th>
<th>Related to a Politically Exposed Person (PEP)</th>
<th>Not Applicable</th>
</tr>
</thead>
<tbody>
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</table>

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

4. Any other information:

---

**NAME OF THIRD APPLICANT**

<table>
<thead>
<tr>
<th>Occupation Please (✓)</th>
<th>Private Sector Service Public Sector</th>
<th>Government Service Agriculturist</th>
<th>Professional Business</th>
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**Status Please (✓) | Resident Individual Minor thru Guardian | NRI - NRO Trust Company/Body Corporate | HUF Fill/FIPs | Bank / FI Partnership Firm | NRI-RE Society | Sole Proprietorship |
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**OTHER DETAILS Please tick (✓) | Individual | Non-Individual (Mandatory) |
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<td>1. Gross Annual Income Details Please tick (✓)</td>
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   - Foreign Exchange / Money Changer Services
   - Gaming / Gambling / Lottery Services (e.g., casinos, betting syndicates)
   - Money Lending / Pawning
   - | YES | NO |

4. Any other information:

---

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

<table>
<thead>
<tr>
<th>Relation with Minor Please (✓)</th>
<th>Mother</th>
<th>Father</th>
<th>Legal Guardian</th>
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<tbody>
<tr>
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**Proof of DOB (Any one Mandatory) | Birth Certificates | School Certificates / Mark Sheet | Passport | Others |
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**Occupation Please (✓) | Private Sector Service Public Sector | Government Service Agriculturist | Professional Business | Retired Forex Dealer | Student Housewife | Others Please Specify |
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**Status Please (✓) | Resident Individual Minor thru Guardian | NRI - NRO Trust Company/Body Corporate | HUF Fill/FIPs | Bank / FI Partnership Firm | NRI-RE Society | Sole Proprietorship |
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</table>

**OTHER DETAILS Please tick (✓) | Individual | Non-Individual (Mandatory) |
<table>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1. Gross Annual Income Details Please tick (✓)</td>
<td>Below 1 Lacs</td>
<td>1 - 5 Lacs</td>
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<tr>
<td>Net-worth in ₹ as on (date)</td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Please tick if applicable:</th>
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<th>Related to a Politically Exposed Person (PEP)</th>
<th>Not Applicable</th>
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</tbody>
</table>

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

4. Any other information:

---

**Made of Holding Please (✓) | Anyone or Survivor | Joint | (Default option is Anyone or Survivor) |    |    |    |
<table>
<thead>
<tr>
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</tbody>
</table>

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**KFin Technologies Limited**
Selenium, Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032
Tel No. : 040 33263262 / 5269 Website : www.kfintech.com
### POWER OF ATTORNEY (PoA) HOLDER DETAILS

<table>
<thead>
<tr>
<th>Name of PoA</th>
<th>Mr./Ms./M/s.</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAN</td>
<td></td>
</tr>
</tbody>
</table>

#### Occupation
- [ ] Private Sector Service
- [ ] Government Service
- [ ] Agriculture
- [ ] Professional Business
- [ ] Retired
- [ ] Forex Dealer
- [ ] Student
- [ ] Housewife
- [ ] Others, Please specify

#### Status
- [ ] Individual
- [ ] Non-Individual (Mandatory)

**Other Details**
- Please tick [ ] Individual
- Please tick [ ] Non-Individual (Mandatory)

1. Gross Annual Income Details
   - Please tick [ ] Below 1 Lac
   - Please tick [ ] 1 - 5 Lac
   - Please tick [ ] 5 - 10 Lac
   - Please tick [ ] 10 - 25 Lac
   - Please tick [ ] 25 Lac - 1 Crore
   - Please tick [ ] 1 Crore & above

2. Networth in ₹
   - [ ] 1 to 5 Lacs
   - [ ] 5 Lacs to 10 Lacs
   - [ ] 10 Lacs to 25 Lacs
   - [ ] 25 Lacs to 1 Crore
   - [ ] 1 Crore & above

   OR
   - [ ] Not Applicable

3. Political Exposed Person (PEP)
   - [ ] 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

<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></td>
<td></td>
</tr>
</tbody>
</table>

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

- Address Type: [ ] Residential
- [ ] Business
- Registered Office (for address mentioned in Form/Existing address appearing in Folio)
- Do you have non-Indian Country(s) of Birth / Citizenship / Nationality and tax residency? [ ] Yes [ ] No
- Please tick as applicable and if yes, provide the below mentioned information (Mandatory)

#### Sole / First Applicant / Guardian
- [ ] Yes
- [ ] No

#### Second Applicant
- [ ] Yes
- [ ] No

#### Third Applicant
- [ ] Yes
- [ ] No

#### Owner ID No.
- [ ] Yes
- [ ] No

### Mailing Address

- Local Address of 1st Applicant
- City
- Tel Office
- E-mail

*The mailing address is mandatory for Non-Indian Applicant(s)*

### 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>A/C Type (please ✓)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account No.</td>
<td>O SAVINGS O NRE O CURRENT O NRO O FCNR</td>
</tr>
<tr>
<td>Branch Address</td>
<td></td>
</tr>
<tr>
<td>Bank Branch City</td>
<td></td>
</tr>
<tr>
<td>State Pin Code</td>
<td></td>
</tr>
</tbody>
</table>

**FSC Code (RTGS/NEFT) [Mandatory for Credit via NEFT/RTGS]. Please attach a cancelled cheque OR a clear photo copy of a cheque**

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

Electronic Payment

Cheque Payment

If MICR and BSC code for Redemption/ICW Payable is available, all payments will be automatically processed as Electronic Payment - RTGS/NFSI/Direct Credit/NECS.

SIP ENROLLMENT DETAILS

SIP Amount

Enrollment Period

SIP : Start Month

Year

End on Month

Year

Frequency Please (✓)

Any Date

Monthly

Quarterly

*Mandate can be registered for a maximum period of 30 years from the date of application

SIP Tap-up : Rs. (in multiples of Rs. 100/-)

Frequency Please (✓)

Half Yearly

Yearly

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

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

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

Sr. No.

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Plan</th>
<th>Option</th>
<th>Amount Invested (₹)</th>
<th>Cheque/DD No./UTR No. (in case of Net/RTGS)</th>
<th>Bank and Branch and Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canara Robeco Value Fund</td>
<td>Direct</td>
<td>Growth</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Income Distribution Cum Capital Withdrawal Option</td>
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<td></td>
<td></td>
<td>Replacement of Income Distribution Cum Capital Withdrawal Option</td>
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<tr>
<td></td>
<td></td>
<td>Payoff of Income Distribution Cum Capital Withdrawal Option</td>
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</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Ownership per cent @ @ @ @</th>
<th>Category</th>
<th>Limited Company</th>
<th>Partnership Firm</th>
<th>Unincorporated Association/BODY of Individuals</th>
<th>Trust</th>
<th>Foreign Investor $5</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;25%</td>
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<tr>
<td>&gt;15%</td>
<td>Limited Company</td>
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<tr>
<td>&gt;15%</td>
<td>Partnership Firm</td>
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<tr>
<td>&gt;15%</td>
<td>Unincorporated Association/BODY of Individuals</td>
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</tr>
</tbody>
</table>

@ Ownership percentage of share/capital/propos/property of judicial person/interest in the trust as on the date of the application shall be furnished by the investor.

To avoid any disbenefit arising out of such purchase, the beneficial ownership will be determined as per SEBI guidelines for details refer to SEBI relevant Addendum. In case of any change in the beneficial ownership, the investor will be responsible to intimate DCMSC / its Registar / IRA as may be applicable immediately about such change.

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

Sr. No.

Name

Address

Details of Identity such as PAN/Passport

% of ownership

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

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

1. [ ] Yes, I hereby nominate the undermentioned Nominee(s) to receive the units to my / our credit in this folio no. in case 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.

2. In case, you do not wish to nominate, please sign in “Nomination Opt Out Declaration” below

No. of Nominees

Name

Date of Birth (in case of Minor)

Relationship with Unit holder

% of Share

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

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

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 bind myself, my agent, custodians, 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 the Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking, I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorise the Fund to disclose details of my / our account and all my / our transactions to the intermediate whose stamp appears on the application form. I / We authorize the Fund to disclose details as necessary, to the Registrar 

To the Registrar & Transfer Agent, as may be required, being appointed, being appointed on the terms and conditions as may be necessary, for the registration and issuance of my / our units and for the purpose of making payments to me/us. The AMC / Mutual Fund / Trustees shall be entitled to register the units held in a nominee account on behalf of the person as specified in the application form.

In case of death of the unit holder(s), my / our legal heirs would have to submit all the requisite documents issued by Court or other competent authority, based on the value of assets held in the mutual fund folio.

To the Trustees Canara Robeco Mutual Fund, I / We hereby declare that currently there is no subordinating voting / 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.

This is the above information and/or any of it / am found to be false/fraudulent/misleading, we / I will be liable for the consequences arising therefrom. I / We will indemnify the Fund, AMC, Trustee, ITA and other intermediaries in case of any dispute regarding the eligibility, validity, authenticity, and authorisation of my / our transaction.

I / We hereby declare that I / We make my / our investment in accordance with the Aadhaar Act, 2016 and regulations made thereunder, for (a) collecting, storing and using, (b) authenticating and (c) updating my / our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 and regulations made thereunder and PMLA. I / We hereby provide my / our consent for sharing / disclose of my / our Aadhaar number(s), including demographic information with the asset management companies of Canara Robeco registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folio with my / our PAN.

Applicable to NRIs only. I / We hereby confirm that I / We are Non Resident of Indian Nationality /Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our Non Resident External / Ordinary Account / FEMA / NR Account. Investment in the scheme is made by me / us on: Repatriation basis / Non-Repatriation basis.

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

| First/Single Applicant/Guardian | Second Applicant | Third Applicant |

To be furnished by partnership firms

To, The Trustees of Canara Robeco Mutual Fund, Sub: Our Subscription to the Schemes of the

We, the undersigned, being the partner of M/L partnership firm as a Partnership firm formed under Indian Partnership Act, 1932, do hereby jointly and severally authorise M/L partnership firm to subscribe an amount of ₹ for allotment of units of the Scheme on behalf of and in the name of the following:

Name of the Partner

Signatures

To be furnished by charitable trusts

To, The Trustees of Canara Robeco Mutual Fund, Sub: Our Subscription to the Schemes of the

We, the undersigned, being the trustees of a charitable trust formed under the Charitable Trust Act, 1950, do hereby irrevocably and severally authorise TrUST to subscribe an amount of ₹ for allotment of units of the Scheme on behalf of and in the name of the following:

Name of the Trust

Signatures

To be furnished by provident funds

To, The Trustees of Canara Robeco Mutual Fund, Sub: Our Subscription to the Schemes of the

We, the undersigned, being the member of a Provident Fund as a Provident Fund Body corporated under the Provident Funds Act, 1936, do hereby irrevocably and severally authorize PFB to subscribe an amount of ₹ for allotment of units of the Scheme on behalf of and in the name of the following:

Name of the Provident Fund

Signatures

To be furnished by educational institutions

To, The Trustees of Canara Robeco Mutual Fund, Sub: Our Subscription to the Schemes of the

We, the undersigned, being the body corporate of an educational institution as an Educational Institution, do hereby irrevocably and severally authorise EI to subscribe an amount of ₹ for allotment of units of the Scheme on behalf of and in the name of the following:

Name of the Educational Institution

Signatures

To be furnished by welfare associations

To, The Trustees of Canara Robeco Mutual Fund, Sub: Our Subscription to the Schemes of the

We, the undersigned, being the member of a Welfare Association as a Welfare Association, do hereby irrevocably and severally authorize WA to subscribe an amount of ₹ for allotment of units of the Scheme on behalf of and in the name of the following:

Name of the Welfare Association

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:

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.

<table>
<thead>
<tr>
<th>We are falling under &quot;Non-Profit Organization&quot; [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).</th>
<th>□ Yes □ No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If yes, please quote Registration No. of Darpan portal of Niti Aayog</td>
<td></td>
</tr>
</tbody>
</table>

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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 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 attach the copy of the acknowledgment issued by the Bank for purchase of DD which indicates the DD charges. The investor will be allotted with units for the gross amount of investment.

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/registration 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 Acknowledgment Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.canararobeco.com. Existing KYC compliant investors can continue the practice of providing copy of KYC Acknowledgment 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 CVM” 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 units of the investor at the applicable NAV, subject to payment of exit load, if any.

Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RR/AML/106 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti-money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and/or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

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

For further details, please refer Section ‘Prevention of Money Laundering’ under the Statement of Additional Information available on our website www.canararobeco.com.

13. NOMINATION DETAILS

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

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

Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent/legal guardian (whose name and address must be provided); (c) religious or charitable trusts; and (d) Government, a local authority or any person designated by virtue of his office. However non Individual’s, including society, trust, body corporate, partnership firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate. A nomination in respect of Units will be treated as rescinded upon the Redemption of all Units. Cancellation of a nomination can be made only by the Unit Holders who made the original nomination and must be notified in writing. On receipt of a valid cancellation, the nomination shall be treated as rescinded and the AMC/Fund shall not be under any obligation to transfer the Units in favour of the nominee.

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

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

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

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

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

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

17. Documents to be submitted:
   i) For Charitable and Religious Trusts/Association/Society:
      (a) Trust Deed/Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
   ii) For Companies:
      (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
   iii) For Partnership Firms: Copy of the Partnership Deed
   iv) For FPI/FI
      • 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/CNRI accounts.
   FPI Payment procedure
   • FIs 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 FI 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 payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

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

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

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 holder 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 reasons 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 holder 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 of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

22. Restriction on acceptance of Third Party Payments: No application for subscription of units accompanied by Third Party Payments shall be accepted in the normal course. Please contact the nearest branch office for details & assistance

23. For Investments "On behalf of Minor": Where the investment is on behalf of minor by the guardian, please note the following important points:

   • The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders’ details and nomination details, even if mentioned and signed will not be considered.
24. DEMATERIALIZATION:
The Unit holders would have an option to hold the Units in dematerialized form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP. Applicants must ensure that the sequence of names as mentioned in the application form matches to that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the application form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. In case the demat details mentioned in the application are incomplete/incorrect, do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

25. TRANSACTION CHARGES
SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is vital, has allowed AMCs vide its circular No. Cir/IMD/DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges based on the type of product opted-in, Canara Robeco Asset Management Company Limited (“AMC”)/Canara Robeco Mutual Fund (“Mutual Fund”) shall deduct a Transaction Charge of 1% (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 up to 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 (ISC) or on our website www.canararobeco.com

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

However, if your distributor has not given you any advice pertaining to the investment, the EUII 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 FI’s name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.
FATCA & CRS Instructions

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

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

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

<table>
<thead>
<tr>
<th>FATCA &amp; CRS Indicia observed (Ticked)</th>
<th>Documentation required for Cure of FATCA/CRS Indicia</th>
</tr>
</thead>
</table>
| U.S. place of birth                  | 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;  
  2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);  
  3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality"  
    | or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;  
    | or Reason the customer did not obtain U.S. citizenship at birth |
| Residence/mailing address in a country other than India | 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India;  
  2. Documentary evidence (refer list below) |
| Telephone number in a country other than India | **If no Indian telephone number is provided**  
  1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and  
  2. Documentary evidence (refer list below)  
  **If Indian telephone number is provided along with a foreign country telephone number**  
  1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; OR  
  2. Documentary evidence (refer list below) |
| Telephone number is a country other than India | 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and  
  2. Documentary evidence (refer list below) |

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

1. Certificate of residence issued by an authorized government body*  
2. Valid identification issued by an authorized government body* (e.g. Passport, National identity card, etc.)

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

Note:

a) Multiple nominations are permitted i.e. more than one person can be nominated under the same folio (not incase of minor applicant).
b) Each application has to be accompanied by a separate cheque/RTGS letter. A single application with multiple cheques and multiple applications with a single cheque will not be accepted.
c) If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application/transaction slip duly signed by investor(s).

31. Accompanying documents.

Please submit the following documents alongside 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>
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<tr>
<td>2. List of Authorised Signatories with Specimen signature(s)</td>
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<tr>
<td>3. Memorandum &amp; Articles of Association</td>
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<td></td>
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<tr>
<td>4. Trust Deed</td>
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<tr>
<td>5. Bye-laws</td>
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<tr>
<td>6. Partnership Deed</td>
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<td>7. Overseas Auditors’s Certificate</td>
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<td>8. Notarised Power of Attorney</td>
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<td>9. Foreign Inward Remittance Certificate in case payment is made by DB from NRE/FCNR a/c where applicable</td>
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<td>10. PAN</td>
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<td>✓</td>
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<tr>
<td>11. Know Your Customer (KYC)</td>
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</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.