This product is suitable for investors who are seeking:

- Long term capital growth.
- Investments in equity and equity related instruments by following value investing strategy.

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

**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 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 overreaction of market participants to 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 company may take some time to revert to their underlying intrinsic value. 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 historic long-term valuation.

**Performance - Regular Plan**

**Performance - Direct Plan**

**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>

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

**NAV (Direct Plan - Growth Option)**

<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>

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

<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>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: Very 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>

**Nav# (Regular Plan - Growth Option) 13.8700**

**Nav# (Direct Plan - Growth Option)**

| Performance of the Scheme*** Regular Plan Return (%) |
|-----------------------------------------------------|----------|
| November 1, 2023 | 10% |
| December 1, 2023 | 15% |
| January 1, 2024  | 20% |
| February 1, 2024 | 25% |

**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.

Minimum redemption amount - ₹ 1000 and in multiples of ₹ 1 thereafter or the account balance, whichever is lower.

Minimum Balance Requirement: There is no minimum balance requirement.

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

**Entry Load:** Nil

**Exit Load:**

- 1% - If redeemed/swatched out within 365 days from the date of allotment.
- Nil - If redeemed/swatched 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>
</thead>
<tbody>
<tr>
<td>2.27%</td>
<td>0.66%</td>
</tr>
</tbody>
</table>

**Typical Category:** 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.
I. 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 divestment.

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. Investments 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 deny 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.
• Liquidity Risk: As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
• Reinvestment Risk: Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
• Regulatory/Legal Risk: REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law

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

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.
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 (appraisal 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 modes such as Direct credit/ NEFT/RTGS/IMPS/ECS/NEDC 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 Unitholders to provide the Bank account details as per the directives of SEBI).

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

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

Pursuant to payment of 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 decided 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 0.50 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, 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.
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 Re 1 thereafter
For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter
For Daily/Weekly/Monthly frequency – Rs 1000 and in multiples of Re 1 thereafter

STP:

For quarterly frequency – Rs 2000 and in multiples of Re 1 thereafter

SWP:

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

Minimum redemption Amount :

Rs 1000 and in multiples of Re 1 thereafter

Benchmark

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

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 15days 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:

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

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

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

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

f. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holder, the AMC/RTA shall provide the account statement to the unit holder 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 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.

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

Name of the Fund Manager
Mr. Vishal Mishra
Ms. Silky Jain (Assistant Fund Manager)

Name of the Trust
Canara Robeco Mutual Fund

Performance of the Scheme
Canara Robeco Value Fund is a new Scheme and hence, there is no performance track record.

Expenses of the Scheme

(i) Load Structure

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.

Annual Scheme Recurring Expenses:

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

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

(ii) Annual Scheme Recurring Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>% of Net Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Management &amp; Advisory Fee</td>
<td>Up to 2.25%**</td>
</tr>
<tr>
<td>Trustee Fee</td>
<td></td>
</tr>
<tr>
<td>Audit fees</td>
<td></td>
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<tr>
<td>Custodian fees</td>
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<tr>
<td>RTA Fees</td>
<td></td>
</tr>
<tr>
<td>Marketing &amp; Selling expenses including agent commission</td>
<td></td>
</tr>
<tr>
<td>Cost related to investor communications</td>
<td></td>
</tr>
<tr>
<td>Cost of fund transfer from location to location</td>
<td></td>
</tr>
<tr>
<td>Cost of providing account statements and IDCW / redemption cheques and warrants</td>
<td></td>
</tr>
<tr>
<td>Costs of statutory Advertisements</td>
<td></td>
</tr>
<tr>
<td>Cost towards investor education &amp; awareness (at least 0.02% p.a.)</td>
<td></td>
</tr>
<tr>
<td>Brokerage &amp; transaction cost</td>
<td></td>
</tr>
<tr>
<td>GST on expenses other than investment and advisory fees</td>
<td></td>
</tr>
<tr>
<td>GST on brokerage and transaction cost</td>
<td></td>
</tr>
<tr>
<td>Other Expenses*</td>
<td></td>
</tr>
</tbody>
</table>

Maximum total expense ratio (TER) permissible under Regulation 52 (6)          | Up to 2.25%#    |

Additional expenses under Regulation 52 (6A) (c)                                 | Up to 0.05%     |

Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b) | Up to 0.30% |

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

*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.

As per the Regulation 52, the investment management fee and total annual scheme recurring expenses chargeable to the Scheme.

** Excluding GST
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%;

(a) Additional Expenses under Regulation 52 (6A): brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;

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

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

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

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis. The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the respective schemes, in case the said inflow is redeemed within a period of 1 year from the date of investment. The expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.

As per Para 10.1.1 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.

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.

For further details, please refer to the AMFI Circular no. AMCI/COR/85-a/2022-23 dated March 02, 2023.

For additional information, please visit 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/DMP/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 folio 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:

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

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

c. In the event the folio/ DEMAT account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/ DEMAT accounts across mutual funds / DEMAT accounts across depository participants.

d. Investors whose folio(s)/ DEMAT account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/ DEMAT account(s) are updated with PAN.

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

f. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.

g. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.

h. Account Statement will be issued on allotment. The Units are transferrable in compliance with Regulation 37 of SEBI (MIs) 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 ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance.

Procedure for payment of redemption

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

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

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

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

The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / Fls. The Fund may make other arrangements for effecting payment of redemption proceeds in future.
Effect of Redemption:
The number of Units held by the Unit Holder in his/ her / its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued. The normal processing time may not be applicable in situations where details like bank name, bank account no. etc. are not provided by investors/ Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/ loss in transit.

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

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

Delay in payment of redemption /repurchase proceeds
The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 3 Business/ Working Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulator, 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 timeframe stipulated above. AMFI has also published/provided the additional timelines for making redemption payment alongwith list of exceptional situations. For details investors are requested to refer Notice cum Addendum No. 47 dated January 10, 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 investment for Unit holders in each scheme. (The term ‘commission’ here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as 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 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 in a user-friendly and downloadable spread-sheet format. 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). 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 said report through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided to the unit holders free of cost.

Physical copies of Full annual report / abridged summary thereof shall also be available for inspection at all times at the registered office of the Canara Robeco Asset Management Company Ltd. Unit holders may request for a physical or electronic copy of the said report through SMS, telephone, email, written request or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided to the unit holders free of cost.
Riskometer

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

Other disclosures

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

Stamp Duty

Pursuant to SEBI letter no. SEBI/IMD/D2/OW/P/2020/1099/1 dated 39th June, 2020 and various notifications issued by Department of Revenue, Ministry of Finance, Government of India on the Finance Act, 2019, the following points shall be applicable with effect from July 1, 2020:

1. A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund Purchase transactions including, Switch-in, SIP transactions and STP-in transactions in the units of Canara Robeco Mutual Fund, Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend/IDCW reinvestment) to the unit holders would be reduced to that extent.
2. The stamp duty so collected on behalf of the investors, by KFinTech (RTA), Depositories, Clearing Corporation, Stock Exchanges (for demat transactions) as the case may be, would be remitted to the state government or any other prescribed authorities, from time to time.

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(s) 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 Sal for the detailed process.
- Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
- Hindu Undivided Family (HUF)
- Partnership Firms
- A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
- A Body Corporate established by or under any law in force in India
- A Co-operative Society registered under any law relating to Co-operative Societies in India
- A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorised to invest in Mutual Fund Schemes
- Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws.
- Banks and Financial Institutions
- Pension Funds/Pension Fund Managers
- Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis
- Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organisations
- Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
- 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 notcharised should be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.
3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / 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.
4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
5. The 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 or in the sole and absolute discretion of the Trustees. The Trustees may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustees for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.

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

a) Investments (including via on-going SIP registrations) in the name of minors shall be permitted only from bank account of the minor/parent or the legal guardian of the minor or from a bank account held by the minor along with the parent or legal guardian as joint holder(s).

It is reiterated that the redemption/Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of such Minor folio(s) continue to be paid/transferred to the “Verified Bank Account of the Minor” (i.e., bank account of the minor or minor with parent/legal guardian(s) only). Therefore, investors must ensure to update the folios with appropriate bank account details of the minor as the ‘Pay-out Mandate Bank’ by providing necessary documents before tendering redemption requests for receiving IDCW distributions.

b) 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.

c) The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.
Who cannot invest
The following persons are not eligible to invest in the Scheme:
• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.
• NRIs and foreign nationals residing in Non-Compliant Countries and Territories (NCCTs) PIOs who are residents of jurisdictions under increased monitoring or high-risk jurisdictions as determined by the Financial Action Task Force (FATF), from time to time.
• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or FI 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>
</tr>
</thead>
<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 instalments.</td>
</tr>
<tr>
<td>a) Minimum</td>
<td>No Limit</td>
</tr>
<tr>
<td>b) Maximum</td>
<td></td>
</tr>
<tr>
<td>Periodicity</td>
<td>Any date SIP/ Monthly/Quarterly</td>
</tr>
<tr>
<td>The facility can be exercised on</td>
<td>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 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</td>
</tr>
<tr>
<td>Applicable NAV</td>
<td>Kindly refer to the paragraph on “Applicable NAV” on page no. 7</td>
</tr>
<tr>
<td>Notice Period</td>
<td>Investors are given option to discontinue SIP by giving 15 days notice prior to the due date of the next instalment.</td>
</tr>
</tbody>
</table>

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

   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

   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 proprietor 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/Debit Direct 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 enrol 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 and at our Branch Offices. For registration under NACH, investors 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.

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>
<thead>
<tr>
<th>From date</th>
<th>To date</th>
<th>Monthly SIP Instalment (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-Jan-17</td>
<td>10000</td>
<td>NA</td>
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<td>1-Jul-19</td>
<td>1-Jul-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 Instalment (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-17</td>
<td>10000</td>
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<td>1-Jan-20</td>
<td>1-Dec-21</td>
<td>16000</td>
<td>-</td>
<td>16000</td>
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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 proprietor 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.

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

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

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

4. Pause request under SIP can be for minimum of 1 installment and for maximum of 6 installations.

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

II. Systematic Transfer Plan (STP):

STP 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:
   a) Online SIP’s (ISIP from website and Kfinkart)
   b) Offline SIPs registered through NACH, Direct Debit & Auto Debit
   c) SIP frequency with Monthly frequency options only

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

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

4. Pause request under SIP can be for minimum of 1 installment and for maximum of 6 installations.

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

Canara Robeco Value Fund Fund KIM | 13
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 applicable repurchase price on that date and will be subtracted from the units with the applicable repurchase price on that date. The AMC retains the right to charge different Loads on Switching of Units as compared to Sale / Redemption of Units as the case may be.

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

IV. Switching Options

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

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 / NSM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.

5. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE / NSDL /CDSL and Canara Robeco Mutual Fund to participate in this facility.
6. Cut off timing for purchase / redemption of units:
   Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The availability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut off-time for applicability of NAV.
7. CRMF will not send account statement to unit holders holding units in demat mode.
   The statement provided by the Depository Participant will be equivalent to account statement.
8. For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the Demat account of the investor.
9. For any grievances with respect to transactions in MFSS, the investors/ unit holders should address the issue to the Stock Broker or the investor grievances cell of the stock exchange.

This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions prescribed by SEBI / NSE from time to time. The operating guidelines are available at NSE website viz. www.nseindia.com.

D. Transaction through MF utilities India Private Limited:

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

Accordingly, all financial and non-financial transactions pertaining to Schemes of Canara Robeco Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service (“POS”) of MFUI from 9th November, 2017. The list of POS of MFU is published on the website of MFUI at www.mfuiindia.com and may be updated from time to time.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to connect@mfuiindia.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 / redemption / 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. 11/183204/2009 dated November 13, 2009 for stock broker’s viz. AMFI/NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.

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

5. Cut off timing for purchase / redemption / 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.

6. 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 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 / to the investors.

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

8. 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.

IX. 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 Distributors, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions / redemptions / switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut off timings applicable to the relevant schemes. The Channel Distributors will be required to send copy of investors’ KYC proof and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC proof and other necessary documents are not furnished within the stipulated timeline, the transaction request, shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction of tax at source, if any) and 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 case of”，"
X. Transactions through KBOLT GO Mobile Application:

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

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

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

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

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 Ltd (CRAMC). The above facility is available for all schemes of the Canara Robeco Mutual Fund with effect from 30th May, 2022.

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

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

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

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

XII. One Time Bank Mandate (OTBM) Facility:

OneTime Bank Mandate (OTBM) facility enables the investors to register a one-time bank mandate(s). Through this facility, Investors can authorize Canara Robeco Mutual Fund to honour any nature of investment instructions i.e., be it lumpsum, additional investment or periodic investments via Systematic Investment Plans etc. To avail this facility, Investors may furnish the required details by duly filling the “One Time Bank Mandate Form”. It may be noted that for all subsequent purchase instructions, the investor is required to specifically mention to debit the investment amount from the Designated Bank which has been mentioned in the OTBM. Investors are requested to ensure that the amount specified in the Additional Purchase Application/SIP application is lower than or equal to the maximum amount limit specified in the OTBM form.

It may also be noted that the said facility is available for all investor categories w.e.f. 18th July 2023. This facility can be availed by existing investors having a valid and KYC 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 amount) 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: 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/- 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 paid by the AMC.

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 paid by the AMC.

Transaction charges shall not be deducted for:

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

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 10) under the FATCA provisions. In accordance with FATCA provisions, the AMC/Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and/or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.

Note: For more information, kindly refer Scheme Information Document of the scheme.

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

**Canara Robeco Infrastructure**

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

**Canara Robeco Flexi Cap Fund**

**Regular Plan:** 3.56%  
**Direct Plan:** 1.17%

**Canara Robeco Emerging Equities**

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

**Canara Robeco Blue Chip Equity Fund**

**Regular Plan:** 1.9%  
**Direct Plan:** 0.7%

**Investment Objective:**
- To generate income / capital appreciation by investing in equity 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.
- 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.
- 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.
- 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**

**Instruments**  
% of Investible (Indicative) Funds  
Min Max

**Equity and equity related instruments of companies in the infrastructure sector including derivatives of such companies:**  
80% 100%

**Debt and money market instruments:**  
0% 20%

**Market instruments - (Risk - Low to Medium)**  
0% 10%

**Reits/Invits - (Risk - Medium to High)**  
0% 10%

**Plans/Options:**

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

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

**STP:** For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

**Max:** For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.

**Benchmark Index:**  
SEB India Infrastructure TRI

**Fund Manager:**  
Mr. Vidal Mishra  
Mr. Shridatt Bhandwalder

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

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

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**Canara Robeco Value Fund Fund KIM**

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<table>
<thead>
<tr>
<th>Category/Type:</th>
<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><strong>Investment Objective:</strong></td>
<td>To generate income / capital appreciation by investing in equity and equity related securities of companies in the infrastructure sector. However, there can be no assurance that the investment objective of the scheme will be realized.</td>
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<td>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.</td>
</tr>
<tr>
<td><strong>Asset Allocation</strong></td>
<td><strong>Instruments</strong></td>
<td><strong>% of Investible (Indicative) Funds</strong></td>
<td><strong>Min Max</strong></td>
<td><strong>Instruments</strong></td>
</tr>
<tr>
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</tr>
<tr>
<td><strong>Equity and equity related instruments of companies in the infrastructure sector including derivatives of such companies</strong></td>
<td></td>
<td>80%</td>
<td>100%</td>
<td></td>
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<tr>
<td><strong>Debt and money market instruments</strong></td>
<td></td>
<td>0%</td>
<td>20%</td>
<td></td>
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<tr>
<td><strong>Market instruments - (Risk - Low to Medium)</strong></td>
<td></td>
<td>0%</td>
<td>10%</td>
<td></td>
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<tr>
<td><strong>Reits/Invits - (Risk - Medium to High)</strong></td>
<td></td>
<td>0%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td><strong>Plans/Options:</strong></td>
<td><strong>Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option</strong></td>
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<tr>
<td></td>
<td><strong>Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option</strong></td>
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<td></td>
<td><strong>Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option</strong></td>
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<tr>
<td></td>
<td><strong>Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option</strong></td>
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<tr>
<td><strong>Minimum Investment:</strong></td>
<td>₹ 5000 and in multiples of ₹ 1 thereafter.</td>
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<tr>
<td><strong>Subsequent purchases:</strong></td>
<td>Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.</td>
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<tr>
<td><strong>SIP:</strong></td>
<td>For any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.</td>
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<tr>
<td></td>
<td>For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter.</td>
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<tr>
<td><strong>STP:</strong></td>
<td>For Daily/Weekly/Monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.</td>
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<tr>
<td><strong>Benchmark Index:</strong></td>
<td>SEB India Infrastructure TRI</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
| **Fund Manager:** | Mr. Vidal Mishra  
Mr. Shridatt Bhandwalder | | | | | | | | | | | |
| **Expense Ratio as on 29th Sept., 2023** | **Regular Plan:** 2.48%  
**Direct Plan:** 1.17% | | | | | | | | | | |
Canara Robeco Equity Tax Saver Fund

**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 80C of the Income Tax Act, 1961. However, there can be no assurance that the investment objective of the scheme will be realized.

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Canara Robeco Small Cap Fund

**Category/Type:** Small Cap Fund - An open 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.

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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.

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### 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 - High)</td>
<td>Min</td>
</tr>
<tr>
<td>Money Market instruments- (Risk - Low)</td>
<td>80%</td>
</tr>
<tr>
<td>0%</td>
<td>20%</td>
</tr>
</tbody>
</table>

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### Plans/Options:

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

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### Minimum Investment:

- **₹ 500 and in multiples of ₹ 1 thereafter.**

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### Fund Manager:

- Mr. Vishal Mishra/
  Mr. Shridatta Bhandwaldar

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### Entry Load: Nil**

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### Benchmarks:

- **BSE 500 Index TRI**
- **Nifty 250 Index TRI**
- **SEB BSE 500 TRI**

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### Exit Load:

- **Nil**

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### Monthend AUM:

- **6,139.98 Crores**

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

- **Regular Plan:** 1.74%  
  **Direct Plan:** 0.55%
**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% - 100%</td>
</tr>
<tr>
<td>Other Equity and equity related instruments - (Risk: High)</td>
<td>0% - 20%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments - (Risk Low to Medium)</td>
<td>0% - 20%</td>
</tr>
<tr>
<td>Retis/Invits - (Risk-Medium to Low)</td>
<td>0% - 10%</td>
</tr>
</tbody>
</table>

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

- **Regular Plan:** 2.19%
- **Direct Plan:** 0.89%

**Plans/Options:**
- Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Growth 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:**
- ₹ 5000 and in 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.

**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.

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

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

- **Regular Plan:** 2.21%
- **Direct Plan:** 0.66%

**Plans/Options:**
- Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Growth 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:**
- ₹ 5000 and in 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.

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

**Fund Manager:**
- Mr. Vishal Mishra
- Ms. Silky Jain (Assistant Fund Manager)

**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.

**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% - 100%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0% - 35%</td>
</tr>
<tr>
<td>Units issued by REITs and InvIts (Risk Medium to High)</td>
<td>0% - 10%</td>
</tr>
<tr>
<td>Debt and Money Market Instruments (Risk Low to Medium)</td>
<td>0% - 5%</td>
</tr>
<tr>
<td>Units issued by REITs and InvIts (Risk Medium to High)</td>
<td>0% - 10%</td>
</tr>
</tbody>
</table>

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

- **Regular Plan:** 2.06%
- **Direct Plan:** 0.54%

**Plans/Options:**
- Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Pay-out of Income Distribution cum Capital Withdrawal Option
- Regular Plan - Growth 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:**
- ₹ 5000 and in 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.

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

**Fund Manager:**
- Mr. Ajay Khandelwal
- Mr. Shridatta Bhandwaldar

**Entry Load:** Nil**

**Exit Load:**
- 1% - 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.

---

*As defined by Para 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, and as amended from time to time Mid Cap Companies are those companies which are ranked from 101 to 250 based on their full market capitalization.
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.

<table>
<thead>
<tr>
<th>Instruments</th>
<th>% of Investible (Indicative) Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Min</td>
</tr>
<tr>
<td>Equity and Equity-related Instruments of which*: (Very High)</td>
<td>75%</td>
</tr>
<tr>
<td>Large Cap Companies (Very High)</td>
<td>25%</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.

**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%
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 AMFI registered Distributors based on the investors’ assessment of various factors including the service rendered by the distributor. Declaration for “execution-only” transaction (only where EUI/N box is left blank) (Refer Instruction 28): I/we hereby confirm that the EUI/N 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 persons 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)

- Confirm that I am a first time investor across Mutual Funds.
- Confirm that I am an existing investor in Mutual Funds.
- 150% deductible as Transaction Charge and payable to the Distributor.
- 100% deductible as Transaction Charge and payable to the Distributor.

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

**EXISTING UNIT HOLDER INFORMATION** (Please fill in your Folio Number and proceed to Investment Details and Payment Details)

- Folio No.
- Name of 1st Unit Holder
- The details in our records under the folio number mentioned will apply for this application.

**PAN / PERM AND CYC COMPLIANCE STATUS DETAILS** (Refer Instruction Nos. 12 & 26)

- **PAN/PERM** *(Refer Instruction)*
- **CYC Compliance Status** *(Refer attached proof)*
- **KIN (CYC Identification No.)*

**First / Sole Applicant**  **Second Applicant**  **Third Applicant**

**Aadhaar Number** *(Optional)*

**DATE OF BIRTH** *(Mandatory in case of Minor)*

- Father
- Mother
- Legal Guardian

**APPARENT INCOME INFORMATION** *(Refer Instruction 12)*

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

- **Mr. / Ms. / M/s.**
- **Father / Husband’s Name**

**Occupation Please** *(Refer Instruction)*

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

**Status Please** *(Refer Instruction)*

- **Resident Individual**
- **Minor thru Guardian**
- **NRI - NRO**
- **Trust Company / Body Corporate**
- **HUF**
- **FIPS**
- **Bank / FIs**
- **Partnership Firm**
- **NGO**
- **Sole Proprietorship**

**OTHER DETAILS** Please tick *(Refer Instruction)*

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

2. Networth in **Rs.** as on *(Refer Instruction)*

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

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 BY THE SOLE/FIRST APPLICANT)*

Canara Robeco Mutual Fund

**Application No.**

Date / / 

Stamp, Signature & Date
**Sole Proprietorship**

**OTHER DETAILS**

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. 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 /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.

---

**NAME OF SECOND APPLICANT**

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

**Occupation Please (✓)**

- Private Sector Service
- Government Service
- Professional Business
- Retired
- Other

<table>
<thead>
<tr>
<th>Status Please (✓)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Individual</td>
</tr>
<tr>
<td>Minor thru Guardian</td>
</tr>
<tr>
<td>NRI - NRE</td>
</tr>
<tr>
<td>Trust Company/Body Corporate</td>
</tr>
<tr>
<td>HUF</td>
</tr>
<tr>
<td>NRI</td>
</tr>
<tr>
<td>NRE</td>
</tr>
<tr>
<td>Sole Proprietorship</td>
</tr>
</tbody>
</table>

**OTHER DETAILS**

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. 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 /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.

---

**NAME OF THIRD APPLICANT**

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

**Occupation Please (✓)**

- Private Sector Service
- Government Service
- Professional Business
- Retired
- Other

<table>
<thead>
<tr>
<th>Status Please (✓)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Individual</td>
</tr>
<tr>
<td>Minor thru Guardian</td>
</tr>
<tr>
<td>NRI - NRE</td>
</tr>
<tr>
<td>Trust Company/Body Corporate</td>
</tr>
<tr>
<td>HUF</td>
</tr>
<tr>
<td>NRI</td>
</tr>
<tr>
<td>NRE</td>
</tr>
<tr>
<td>Sole Proprietorship</td>
</tr>
</tbody>
</table>

**OTHER DETAILS**

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. 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 /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.

---

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

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

**Relation with Minor Please (✓)**

- Mother
- Father
- Legal Guardian

**Proof of DOB (Any one Mandatory)**

- Birth Certificates
- School Certificates / Mark Sheet
- Passport
- Others

**Occupation Please (✓)**

- Private Sector Service
- Government Service
- Professional Business
- Retired
- Other

<table>
<thead>
<tr>
<th>Status Please (✓)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Individual</td>
</tr>
<tr>
<td>Minor thru Guardian</td>
</tr>
<tr>
<td>NRI - NRE</td>
</tr>
<tr>
<td>Trust Company/Body Corporate</td>
</tr>
<tr>
<td>HUF</td>
</tr>
<tr>
<td>NRI</td>
</tr>
<tr>
<td>NRE</td>
</tr>
<tr>
<td>Sole Proprietorship</td>
</tr>
</tbody>
</table>

**OTHER DETAILS**

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. 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 /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.

---

KFin Technologies Limited
Selenium, Tower B, Plot Nos. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032
Tel No.: 040 33243502 / 3249
Website: www.kfin.com
**POWER OF ATTORNEY (PoA) HOLDER DETAILS**

<table>
<thead>
<tr>
<th>Name of PoA</th>
<th>Mr.</th>
<th>Ms.</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PAN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Occupation</strong> Please select</td>
<td>Private Sector Service</td>
<td>Government Service</td>
<td>Agriculture</td>
</tr>
<tr>
<td>Please select</td>
<td>Public Sector</td>
<td>Agriculturist</td>
<td>Professional Business</td>
</tr>
<tr>
<td>Status Please select</td>
<td>Resident Individual</td>
<td>NR - NRI</td>
<td>Trust Company/Body Corporate</td>
</tr>
<tr>
<td>Please select</td>
<td>Minor thru Guardian</td>
<td>NRI - NRO</td>
<td>HUF/Fls/IFs</td>
</tr>
<tr>
<td>Please select</td>
<td>Below 1 Lac</td>
<td>1 - 5 Lacs</td>
<td>5 - 10 Lacs</td>
</tr>
<tr>
<td>Please select</td>
<td>10 - 25 Lacs</td>
<td>25 Lacs - 1 Crore</td>
<td>1 Crore &amp; above</td>
</tr>
<tr>
<td><strong>OTHER DETAILS</strong> Please tick</td>
<td>Individual</td>
<td>Non-Individual</td>
<td></td>
</tr>
<tr>
<td>Please select</td>
<td></td>
<td>(Mandatory)</td>
<td></td>
</tr>
</tbody>
</table>

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

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

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

The below information is required for all applicant(s)/guardian:

<table>
<thead>
<tr>
<th>Address Type</th>
<th>Residential</th>
<th>Business</th>
<th>Registered Office (for address mentioned in Form/existing address appearing in Folio)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have non-Indian Country(s) of Birth / Citizenship / Nationality and Tax Residency?</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Please tick as applicable and if yes, provide the below mentioned information (mandatory)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MAILING ADDRESS** (Please provide Full Address. P.O. Box No. may not be sufficient. Overseas Investors will have to provide Indian Address)

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

*The primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Overseas Correspondence address (Mandatory for NRI/Fls Applicant)*

**COMMUNICATION (Please select)**

[ ] 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></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account No.</strong></td>
<td><strong>A/C Type (please select)</strong></td>
</tr>
<tr>
<td><strong>Branch Address</strong></td>
<td><strong>State</strong></td>
</tr>
<tr>
<td><strong>Bank Branch City</strong></td>
<td><strong>MICR Code</strong></td>
</tr>
</tbody>
</table>

**FSR 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 / DCW REMITTANCE [Refer Instruction 20]

Electronic Payment

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

If MICR and IFSC code for Redemption/DCW Payout is available, all payouts will be automatically processed as Electronic Payout - RTGS/NIFTI/DDirect Credit/NETS.

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 Top-up :

Rs. (in multiples of Rs. 500) Frequency Please (✓) Half Yearly Yearly

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

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

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

Sr. No. Scheme Name Plan Option Amount Invested (₹) Cheque/DD No./UIT No. (in case of NPS/UTI) Bank and Branch and Account Number

1. Canara Robeco Value Fund Regular Growth Income accumulation cum Capital Withdrawal option Refund of Growth accumulation cum Capital Withdrawal option Payoff of Income accumulation cum Capital Withdrawal option

* (Type of Account / Savings / Current / NRE / NRUD / FCNR / NRDR) * 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 per the threshold limit provided below. Details to be provided for each such beneficiary. Mandatory for (Non-Individual)

Sr. No. Category Limited Partnership Firm Unincorporated Association/Body of Individuals Trust Foreign Investor

Ownership per cent @@@ @25% @15% @15% @15%

@@@@ Ownership percentage of shares/capita/profits/property of joint legal person/interest in the trust as on the date of the application shall be furnished by the investor.

In the event of the beneficial owner(s) of the scheme being a body corporate, the beneficial ownership will be determined as per SAR1 guidelines for details refer to SAR1 relevant Addendum. In case of any change in the beneficial ownership, the investor will be responsible to intimate CRMF / its Registrar / IRA as may be applicable immediately about such change.

Details of Beneficial Ownership (Please attach a separate sheet with this form 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 / ROA Holder / Non Individuals cannot Nominate – Refer Instruction No. 13]

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

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

No. Nominees' Name Date of Birth (in case of Minor) Name of the Guardian (in case of Minor) Relationship with Unit holder % of Share

1

2

3

*First/Single Applicant/Guardian

Second Applicant

Third Applicant

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

Nomination/Deletion or Change in Beneficiary/Change in designation/amendment of opposite name of co-benefit/Change in place of holding of mutual fund units held in my / our folio and understand the issues involved in non-appointment of nominee(s) and further are aware in case of death of all the account holder(s), my / our legal heirs would have to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

*First/Single Applicant/Guardian

Second Applicant

Third Applicant

*All Applicants must sign,

DECLARATION

To the Trustees Canara Robeco Mutual Fund, I / We have read and understood the contents of the SAI, SID and Key Information Memorandum of the Scheme. I / We hereby apply to the Trustees of Canara Robeco Mutual Fund for allotment of units of the scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby declare that I / We are authorised to make this investment in the above mentioned Scheme(s) and that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I / We have not received nor been induced by any rebate or gift, 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 immediately whose stamp appears on the application form. I / We authorise the Fund to disclose details as necessary, to the Registrar & Transfer Agent, custodian banks, custodians, depositories and/or authorised external third parties who are involved in transaction, processing, depository, etc., for the purpose of effecting payments to me/us. The AMC holder has disclosed to me/us all the commissions in the form of trail commission or any other model, payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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

I / We hereby provide my / our consent in accordance with the Aadhaar Act, 2016 and regulations made thereunder for (i) collecting, storing and using, (ii) validating, authenticating and (iii) updating my / our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 [and regulations made thereunder] and PMLA. I / We hereby provide my / our consent for sharing / disclosure of my/our Nominee(s) including demographic information with the Asset Management companies of ULIP 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 NRI only. I / We confirm that I / We are Non-Resident Indian (NRI)/Overseas Citizen of India (OCI)/ Persons of Indian Origin (PIO) and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds held in my / our Non-Resident External / Ordinary Account / NRE / NRSD Accounts. 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 FACTA & CPE Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FACTA & CPE 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

We, the undersigned, being the partner of M/s. [Name of the Partner], a Partnership firm formed under Indian Partnership Act, 1932 do hereby jointly and severally authorise M/s. [Name of the Agent], (Agent) for allotment of units of the scheme on behalf of and in the name of the above firm. He / They are also authorised to encash / disinvest the above units. We undertake to intimate you in writing about any change in the constitution or composition of our firm and upon such change, also arrange to lodge the specimen signatures of the partners authorised to deal with the above units. We enclose the copy of the Partnership Deed along with this application for subscription,

Name of the Partner

Signature
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:

<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</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If yes, please quote Registration No. of Darpan portal of Niti Aayog</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

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

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

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

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

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

4. Signatures should be in English or in any of the Indian Languages, within the box provided. Thumb impression must be attested by an Authorised Official of the Bank or 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/Single 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/Single Applicant.

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

13. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

With effect from December 03, 2012, if these investors with “MF-VERIFIED BY CVLM” status wish to invest in the scheme(s) of Canara Robeco Mutual Fund for the first time (or not opened a folio earlier), they will be required to submit ‘missing/not available’ KYC information and complete the ‘In Person Verification’ (IPV) requirements.

In case of individual investors, the following details need to be submitted:

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

Individual investors are requested to fill in “KYC Details Change Form” issued by CVL-KRA which is also available on the AMC website www.canararobeco.com. This duly filled form along with IPV completed status can be submitted along with purchase application, to any of the Investor Service Centers (ISC) of CRMF as mentioned in the Scheme Information Document and the above website of AMC. Alternatively, investors may also approach their existing mutual funds at any investor service centre for completion of this KYC requirement.

In case of Non Individuals who wish to invest first time in the scheme(s) of CRMF from the effective date, KYC is required to be done again with any SEBI registered KRA due to significant changes in KYC requirements. Non Individual investors are requested to fill in ‘KYC Form’ issued by CVL-KRA which is also available on the AMC website www.canararobeco.com.

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

Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RM/AML/016 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti-money laundering measures and also to adopt a Know Your Customer (KYC) policy. The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and/or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

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

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

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

14. 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 allowed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and the percentage 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) regarding the deceased nominee, the AMC is duly accompanied 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) Central Government, State Government, a local authority or any person designated by virtue of his office. However non Individual’s, including society, trust, body corporate, partnership firm, Karta of HUF, persons applying on behalf of minor or on power of attorney cannot nominate.

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

The transfer of Units/payment to the nominee of the Redemption proceeds shall be valid and efectual 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/IDCW.

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

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

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

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

17. Documents to be submitted:
   i) For Charitable and Religious Trusts/Association/Society:
      (a) Trust Deed/Bye-Laws, (b) Certified copy of resolution, (c) List of authorised signatories with specimen signatures.
   ii) For Companies:
      (a) Certified Copy of the Board Resolution, (b) Memorandum & Articles of Association, (c) List of authorised signatories with specimen signatures.
   iii) For Partnership Firms: Copy of the Partnership Deed
   iv) For FPI/FII
      • List of Authorised signatories
      • KYC Acknowledgement/Proof of KYC
      • PAN
      • Certificate of Registration from Designated Depository Participant (DDP).

18. The right to accept or reject any application in whole or in part lies with the Trustees.

19. NRI - PAYMENT PROCEDURE
   Payment by NRIs and person of Indian origin residing abroad may be made by way of Indian Rupee Draft purchased abroad or by way of cheque drawn on Non-Resident (External) (NRE) Non-Resident Ordinary (NRO) Accounts. Payments can be also be made by means of Rupee Draft purchased out of NRS/NRO/CNR accounts.

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

20. Real Time Gross Settlement (RTGS) & National Electronic Funds Transfer (NEFT)
   The AMC provides the facility of ‘Real Time Gross Settlement (RTGS)’ & ‘National Electronic Funds Transfer (NEFT)’ offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and IDCW payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in 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)*
   Investors who have opted for the ECS facility of RFI for IDCW payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

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

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

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

* available only in respect of IDCW payments.

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

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

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

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

21. Default Plan/Option

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

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

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

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

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

    • The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders’ details and nomination details, even if mentioned and signed will not be considered.
• Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
• Details like minor’s date of birth, Guardian’s relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents.
• Photo copy of the document evidencing the date of birth of minor like “i. Birth certificate of the minor, or ii. School leaving certificate/Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof” should be attached with the application form.
• Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
• If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

24. DEMATERIALIZATION:
The Unit holders would have an option to hold the Units in dematerialized form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CCDSL 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/DP/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 “10/- 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 e.g. 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 up to ₹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) by 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 (PEKN) 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 receivers etc (under the category of Government) for transacting in the securities market. Canara Robeco Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

27. Multiple Bank Account Registration:
The AMC/Mutual Fund provides a facility to the investors to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/IDCW proceeds etc. by providing necessary documents.

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

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

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

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

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

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

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

Please note that you may receive more than one request from information if you have multiple relationships with (Insert 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 green card holder, please include United States in the foreign country information field along with your US TAX Identification Number.

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

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

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

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

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

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

Note:

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

31. Accompanying documents.

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

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

* For FIs - 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.