CANARA ROBECO
Mutual Fund

Key Information Memorandum

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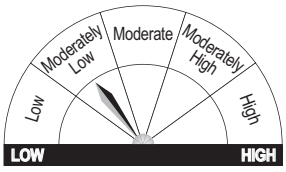
Canara Robeco Savings Fund

An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.

This product is suitable for investors who are seeking*	RISKOMETER
• Income/Capital appreciation through a low duration strategy • Investment in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months	 Investors understand that their principal will be at Moderately Low risk

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

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

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

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

This Key Information Memorandum (KIM) dated as on 15th May, 2018.

Type/Category: An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months

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

Investment Strategy: Canara Robeco Savings Fund is an open ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.

The Scheme will follow an active interest rate management strategy. Performance will depend on the Asset Management Company's ability to assess accurately and react to general market conditions and changing financial characteristics of the security issuers.

The general maturity/Macaulay Duration range for the portfolio in relation to the market based on its interest rate outlook will be arrived at after a rigorous and close monitoring of various macro variables. The shifts within this range are then determined by short term cyclical trends in the economy. Depending upon prevailing market conditions & interest rate scenario, the portfolio Macaulay Duration and average maturity can be increased or decreased. In case of a rising interest rate environment the Macaulay Duration/average maturity of the scheme may be reduced whereas in a falling interest rate scenario the holding in medium/ long securities may be maximized.

The Investment Manager will actively monitor the prevailing political conditions, economic environment (including interest rates and inflation etc.), performance of the corporate sector and general liquidity as well as other considerations in the economy & markets to assess the likely direction of interest rates and to position the portfolio appropriately to take advantage of the same.

Monthend AUM# : ₹ 803.96 Crores **Monthly AVG AUM#** : ₹ 856.27 Crores

Number of Live Folios# : 7185

Comparison with Other Schemes :
For comparison with other schemes please refer page no. 12, 13 & 14

Asset Allocation

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Debt & Money Market Instruments	0	100
REITs/ InvITs	0	10

Benchmark Index: CRISIL Ultra Short Term Debt Index

Plans/Options:

Regular Plan
a) Growth Option
b) Dividend Option (Payout / Reinvestment)
- Daily Dividend Reinvestment
- Weekly Dividend Payout / Reinvestment
- Monthly Dividend Payout / Reinvestment

Direct Plan:
a) Growth Option
b) Dividend Option (Payout / Reinvestment)
- Daily Dividend Reinvestment
- Weekly Dividend Payout / Reinvestment
- Monthly Dividend Payout / Reinvestment

Minimum Investment:
Lumpsum: ₹ 5000 in multiples of ₹ 1 thereafter
SIP/STP/SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter
For quarterly frequency - ₹ 2000 and in multiples of ₹ 1 thereafter

Entry Load: Nil
Exit Load: Nil

Actual Recurring Expenses# :
Regular Plan: 0.55% Direct Plan: 0.41%

TOP 10 HOLDINGS# :

Name of the instruments	% to NAV
Tata Motors Ltd	6.19%
Reliance Industries Ltd	6.04%
Piramal Finance Ltd	6.01%
Indiabulls Housing Finance Ltd	5.38%
Indian Railway Finance Corporation Ltd	4.96%
Dewan Housing Finance Corporation Ltd	4.40%
National Bank For Agriculture & Rural Development	3.12%
India Infoline Housing Finance Ltd	3.12%
RBL Bank Ltd	3.11%
Capital First Ltd	3.10%

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Auto	6.19%
Banks	20.32%
Cblo	1.68%
Construction	3.06%
Finance	59.66%
Petroleum Products	6.04%
Transportation	3.06%
GRAND TOTAL	**100.00**

Fund Manager:
Mr. Girish Hisaria (Since August 24, 2014) & Ms. Suman Prasad (Since April 12, 2011)

Inception Date: March 4, 2005

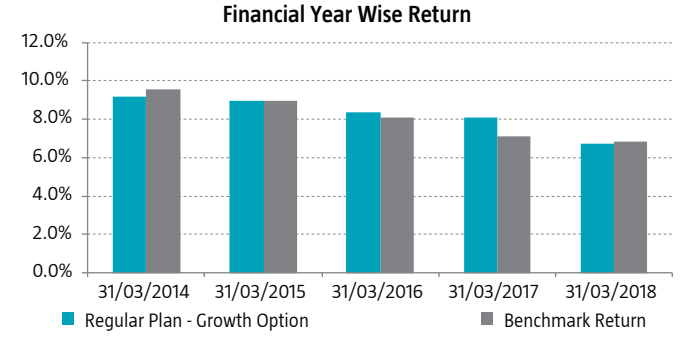
Performance - Regular Plan

	Scheme	Benchmark
Last 1 year	6.70%	6.85%
Last 3 years	7.70%	7.33%
Last 5 years	8.27%	8.09%
Since inception	7.95%	7.25%

NAV# (Regular Plan - Growth Option) ₹ 27.1860

Past performance may or may not be sustained in future.

Performance of the Scheme* (Regular Plan)** **Return (%)**



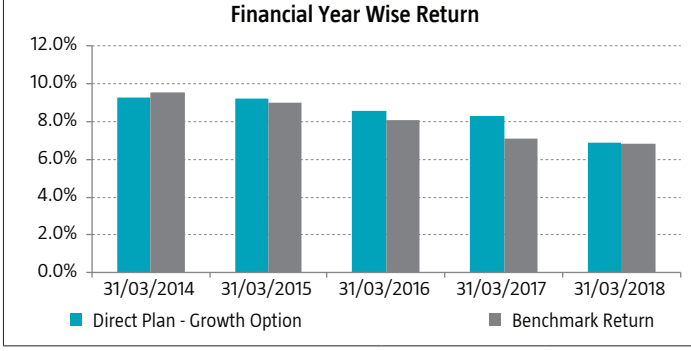
Performance - Direct Plan

	Scheme	Benchmark
Last 1 year	6.89%	6.85%
Last 3 years	7.90%	7.33%
Last 5 years	8.45%	8.09%
Since inception	8.44%	8.09%

NAV# (Direct Plan - Growth Option) ₹ 27.4200

Past performance may or may not be sustained in future.

Performance of the Scheme* (Direct Plan)** **Return (%)**



As on 31st March, 2018
- Comparable Benchmark returns not available
*** Past performance may or may not be sustained in future
Performance of the benchmark is of Crisil Liquid Fund Index. The revised benchmark is effective from 14th May'18.
To know more, visit www.canararobeco.com or call 1800 209 2726.

Scheme specific Risk Factors

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

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

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

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

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

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

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

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

Different types of securities in which the Scheme/s would invest as given in the offer document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern.

e.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are AA rated are comparatively more risky than bonds which are AAA rated.

IX. Securitized Debt: The Scheme in accordance with the asset allocation may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. ABS / MBS holders will suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided. As compared to the normal corporate or sovereign debt, ABS / MBS are normally exposed to a higher level of reinvestment risk. The fund intends to invest only in securitized instruments rated at least AA (SO) or its equivalent by a recognized credit rating agency. The securitized debt assets and the underlying asset classes like Housing Loans, Auto Loans and Corporate loans have the following risk factors:

A. Risk associated with Mortgage Backed Securities (MBS) - Housing Loans

Prepayment Risk: The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors.

Credit Risk: Delinquencies may happen which would reduce the principal amount. Typically MBS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility, then the monthly payouts to the Fund would reduce. Historically, it has been observed that housing loans have lower default rates as compared to other forms of credit.

Liquidity Risk: Historically the secondary market volume for securitised papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

Conversion Risk: Conversion of loans from fixed rates to floating rate loans and vice versa could lead to a change in the expected cash flows from the loans.

B. Risk associated with Asset Backed Securities (ABS)-Auto loans

Prepayment Risk: The Fund may receive payment of monthly payouts earlier than scheduled. Prepayments shorten the life of the instrument to an extent that cannot be fully predicted. The rate of prepayments may be influenced by a variety of economic, social and other factors. Prepayment in auto loans is lower than housing loans as the shorter tenor of auto loans makes it economically unattractive to prepay after considering the prepayment charges.

Credit Risk: Delinquencies may happen which would reduce the principal amount. Typically ABS structures come with credit enhancement in variety of forms. If delinquencies are higher than the amount available in the credit enhancement facility, then the monthly payouts to the Fund would reduce. Typically auto loans carry higher risk than MBS as the value retention of the underlying asset is higher in MBS as compared to the underlying asset of ABS.

Liquidity Risk: Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

C. Risk associated with Asset Backed Securities (ABS) - Corporate loans

Credit Risk: The Fund has an exposure to the Borrower/Borrowers and servicing of the instrument depends on the credit risk of the borrower. The value of the instrument would fluctuate depending upon the changes in the perceived level of credit risk as well as any actual default.

Prepayment Risk: The Borrower may prepay the receivables prior to their respective due dates. This may result in a change in the yield and tenor for the Fund.

Limited Liquidity and Price Risk: Historically the secondary market volume of securitised papers has been limited. This could limit the ability of the Fund to resell them. Secondary market trades could be at a discount or premium depending upon the prevailing interest rates.

X. Risk associated with investing in Derivatives:

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

Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have a large impact on their value. Derivatives can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involve uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies. The risk associated with the use of derivatives is different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Scheme's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Scheme may be more volatile than if the Scheme had not been leveraged because the leverage tends to exaggerate the effect of any increase or decrease in the value of the Scheme's portfolio. A relatively small price movement in a derivative contract may result in substantial losses to the investor.

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

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

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

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.

Trading in derivatives has the following risks:

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

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

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

d) Particular Risks of Exchange Traded Derivative Transactions

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

e) 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

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

g) Warrants

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

h) Futures and Options

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

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

i) Listing

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

XI. Other Risks:

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

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

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

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

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

XIII. 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 dividend 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.

Requirement of Minimum Investor in The Scheme

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

Who can invest?

- Adult Individual(s) and also minor(s) through their parent/guardian. (Application of minors jointly with adults not allowed).
- Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.

- Hindu Undivided Family (HUF)
- Partnership Firms
- A Company as defined in the Companies Act, 1956, Public Sector Undertakings.
- A Body Corporate established by or under any law in force in India
- A Co-operative Society registered under any law relating to Co-operative
- Societies in India
- A Religious or Charitable Trust / Wakfs or a Society established under the relevant laws and authorized to invest in Mutual Fund Schemes
- FIIs registered with SEBI
- 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
- Foreign Portfolio Investors (FPI)
- Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
- The AMC (No fees shall be charged on such investments).
- Any other category of investors that may be permitted by the Trustees as per the
- Indian Laws in future.

  NRIs and PIOs All category of investors (whether existing or new) as permitted above are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various mode offered by the Fund for 32 investing directly in the Fund.

Notes :

1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Overseas Citizens of India (OCI) / Foreign Institutional Investors (FIIs) / Foreign Portfolio Investors (FPIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. In case of application(s) made by Individual Investors under a Power of Attorney, the original Power of Attorney or a certified true copy duly notarised should be submitted. In case of applications made by Non-Individual Investors, the authorized signatories / officials of Non-Individual investors should sign the application under their official designation and as per the authority granted to them under their Constitutive Documents/Board resolutions, etc. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form. The Fund/AMC/Trustees shall deem that the investments made by the Investors are not prohibited by any law/Constitutive documents governing them and they possess the necessary authority to invest/transact.
3. Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address such as copy of the Memorandum and Articles of Association / bye-laws/trust deed / partnership deed / Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations / affirmations provided by the Investor(s) in the Application / Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted / authorised by the Constitution document / their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor.
4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
5. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.
6. No request for withdrawal of application will be allowed after the closure of New Fund Offer Period/ after cut-off time on any business day on an ongoing basis.
7. Subject to the SEBI (MF) Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. The Trustee may inter-alia reject any application for the purchase of Units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unitholders to accept such an application.

Who Cannot Invest

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) as determined by the Financial Action Task Force (FATF), from time to time.
- NRIs and PIOs who are residents of the United States of America / defined as United States Persons under applicable laws / statutes and the residents of Canada and USA
- Such other persons as may be specified by AMC from time to time.

Dividend Policy

The Scheme may distribute, surplus if any, by way of dividend, as may be decided by the Trustees from time to time. **If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the Dividend declaration may not take place. The Scheme is not assuring or guaranteeing any dividend or fully paid bonus units or returns.**

Income Distribution, if declared, warrants will be issued within 30 days from the date of declaration of Income Distribution or such period that may be stipulated from time to time. The Income Distribution will be paid out of the Net surplus of the Scheme, to those unit holders whose names appear in the register of unit holders on the date to be notified for the purpose. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. The AMC reserves the right to change the record date from time to time

Dividend Distribution Procedure

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

1. Quantum of dividend and the record date will be fixed by the Trustee. Dividend so decided shall be paid, subject to availability of distributable surplus.
2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the dividend including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving dividends. The Record Date will be 5 calendar days from the issue of notice.
4. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
5. The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date.
6. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever will be issued by Mutual Fund.

Threshold Limit for 'Dividend Payout' Option

If the dividend amount payable to the unit holders under the 'Dividend Payout' 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 dividend shall be re-invested at the prevailing ex-dividend Net Asset Value per Unit on the record date. There shall be no Exit Load on the dividend 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.

Applicable NAV for sale & repurchase:

For Sale of Units (including Switch-in):

I. For applicable NAV and allotment of units in respect to sale of units in the schemes with amount less than Rs.2 lakhs, it shall be ensured that

   a. For applications received up to 3 p.m., along with instruments payable at par at the place of receipt, closing NAV of the same day on which the application is received shall be applicable.

   b. For applications received after 3 p.m., along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable.

   c. For applications received with outstation instruments not payable at par at the place of receipt, closing NAV of the day of realization of the instruments shall be applicable.

   d. For applications received on non-business day along with instruments payable at par at the place of receipt, closing NAV of the next business day shall be applicable

II. For applicable NAV and allotment of units in respect to sale of units in the schemes with amount equal to or more than Rs.2 lakhs , it shall be ensured that

   a. For applications received up to 3 p.m. on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. – the closing NAV of the day shall be applicable.

   b. For applications received after 3 p.m. on a day and funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. of the next business day - the closing NAV of the next business day shall be applicable.

   c. Irrespective of the time of receipt of application, where funds for entire amount of subscription/ purchase as per application are credited to the Bank account of the scheme before 3 p.m. on any subsequent business– the closing NAV of such subsequent business day shall be applicable.

   d. In case multiple applications are received for subscriptions/ purchase/ switch in for an aggregate investment amount equal to or more than Rs. 2 lakhs on any day, then such applications shall be consolidated at a Permanent Account Number (PAN) level. In case of application by individual in joint names, such consolidation of investment shall be based on PAN of the first unitholder. Such consolidation shall be done irrespective of the number of folios under which the investor has invested or and irrespective of source of funds, mode, location and time of application and payment. Accordingly, the applicable NAV for such investments shall be the NAV of the day on which funds are credited to bank account before the cut off time. In case the funds are cleared on separate days, then the applicable NAV shall be the respective NAV(s) of the Business day(s) on which the funds are credited to bank account.

For Repurchase of units (including switch-out):

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

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

Daily Net Asset (NAV) Publication:

The NAV will be calculated and disclosed at the close of every Business Day which shall be released for publication in at least two daily newspapers and also uploaded on the website of AMFI at www.amfiindia.com and website of Canara Robeco Mutual Fund at www.canararobeco.com by 9.00pm. In case of any delay in uploading the NAV on AMFI website, the reasons for such delay would be explained to AMFI and SEBI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. In addition, the NAV, Sale and Repurchase rates for all business days will be available at our Branch Offices.

Special Products/ Facilities Available

I. A. Systematic Investment Plan (SIP)

Systematic Investment Plan is a simple and time honoured investment strategy aiding disciplined investing over a period of time. The Investment option enables investors to transfer a fixed sum of money in a particular scheme at regular intervals to another scheme.

The features of Systematic Investment Plan are as under:

Monthly SIP Minimum amount per SIP	Rs. 1,000.00 and multiple of Re. 1.00 thereafter
Quarterly SIP Minimum amount per SIP installment	Rs. 2,000.00 and multiple of Re. 1.00 thereafter
No. of SIP Installments (applicable for both Monthly & Quarterly SIP) a) Minimum b) Maximum	 Six installments No Limit
Periodicity	Monthly/Quarterly
The facility can be exercised on	01st or 5th or 15th or 20th or 25th of every month / quarter (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit Facility will be effected on the next business day)
Applicable NAV and Cut-off time	For amount less than Rs. 2 lacs: For applications received before 3 p.m., closing NAV of the current business day shall be applicable. For applications received after 3 p.m., closing NAV of the next business day shall be applicable For amount equal to or more than Rs.2 lacs : For applications received before 3 p.m. and funds are available for utilization on the same day before cut-off time, closing NAV of the same day shall be applicable. For applications received after 3 p.m. and the funds are available for utilization on the same day, the closing NAV of next business day shall be applicable. However, irrespective of the date and time of receipt of application, the closing NAV of the business day on which the funds are available for utilisation before the cut-off time (3 p.m.) shall be applicable provided the application is received prior to the date of availability of the funds.
Notice Period	Investors are given option to discontinue SIP by giving 15 days notice prior to the due date of the next installment.

I. B. Introduction of SIP Top -UP Facility

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

The silent features of the said facility are as follows:

1. SIP Top- UP facility is applicable to an Investor who is enrolling for a new SIP.
2. Minimum Top – up Amount for the said facility will be Rs. 500/- & in multiples thereof. In case the Top –Up amount is not mentioned but the upper limit is included in the application/mandate form, the default top –up amount will be Rs. 500/-.
3. Frequency for the Top up facility :
   a) The said facility is available only for the SIP facility having frequency of Monthly and Quarterly.
   b) The investor can choose a frequency for the Top Up depending on the SIP frequency being opted. In case of a Monthly SIP, the investor can choose either a **'Half-yearly'** or **'Annual'** based Top-up frequency; while in case of a Quarterly SIP; the available Top-up frequency will only be **'Annual'** based.
   c) In case SIP Top-Up frequency is not mentioned, the default frequency will be considered as **'Annual'** for both monthly and Quarterly SIP.
4. The facility is available only for the investors who submit **"One Time Mandate Form"** i.e. NACH/ECS/Direct Debit Form mentioning the Maximum Amount. This will allow an investor to limit the total investment to a maximum amount as decided by the investor while filling up the Mandate Form.
5. Once the SIP Top-Up upper limit is reached, the Top – Up will be discontinued. However, the SIP will continue at the upper limit for the remaining SIP enrolment period. For further clarification, please refer the *illustrations* as mentioned below.
6. The initial investment under the SIP Top- UP will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time.
7. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
8. SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility / NACH facility only.

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

Illustrations:

1. Illustration 1 for SIP Top-Up (when upper limit is reached):

   SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;

   Starting Monthly SIP amount : Rs. 10000

   Top Up Amount: Rs. 2000

   Top Up frequency: Half-Yearly

   Top Up limit : Rs. 16000

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

2. Illustration 2 for SIP Top-Up (when upper limit is reached):

   SIP enrolment period: 1 Jan 2016 to 1 Dec 2021;

   Starting Quarterly SIP amount : Rs. 10000

   Top Up Amount: Rs. 2000

   Top Up frequency: Annually

   Top Up limit : Rs. 16000

From date	To date	Quarterly SIP Instalment (Rs.)	SIP Top Up Amount (Rs.)	Total Amount of SIP (Rs.)
1-Jan-16	1-Dec-16	10000	NA	10000
1-Jan-17	1-Dec-17	10000	2000	12000
1-Jan-18	1-Dec-18	12000	2000	14000
1-Jan-19	1-Dec-19	14000	2000	16000
1-Jan-20	1-Dec-21	16000	-	16000

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

II. Micro Systematic Investment Plan including MICRO SIP

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

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

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

Investors who wish to enrol 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.

III. Systematic Transfer Plan (STP):

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

The features of Systematic Transfer Plan are as under:

Monthly STP Minimum amount per STP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter
Quarterly STP Minimum amount per STP installment	Rs. 2,000.00 and multiple of Re. 1.00 thereafter
No. of STP Installments (applicable for both Monthly & Quarterly STP) a) Minimum b) Maximum	 Six installments No Limit
Periodicity	Monthly/Quarterly
The facility can be exercised on	01st or 5th or 15th or 20th or 25th of every month / quarter. (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit/Credit Facility will be affected on the next business day.)
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue STP by giving 15 days notice prior to the due date of the next installment.

IV. Systematic Withdrawal Plan (SWP):

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

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

Monthly SWP Minimum amount per SWP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter
Quarterly SWP Minimum amount per SWP installment	Rs. 2,000.00 and multiple of Re. 1.00 thereafter
Periodicity	Monthly / Quarterly
Dates available for SWP Facility	01st or 5th or 15th or 20th or 25th of every month /quarter (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit Facility will be affected on the next business day.)
No. of SWP Installments (applicable for both Monthly & Quarterly SWP) a) Minimum b) Maximum	 Six installments No Limit
Applicable NAV and Cut-off time	Applicable NAV and cut-off time as prescribed under the Regulation shall be applicable.
Notice Period	Investors are given option to discontinue SWP by giving 15 days notice prior to the due date of the next installment.

SWITCHING OPTIONS

Unit holders under the Scheme(s) have the option to Switch part or all of their Unit holdings in the Scheme(s) to another scheme(s) established by the Mutual Fund, or within the Scheme(s) from one plan / option to another plan / option (subject to completion of lock-in period, if any) which is available for investment at that time. This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) / option(s) of the Mutual Fund in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the

Scheme / Plan and a reinvestment of the Redemption proceeds in the other scheme / plan and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the other scheme (e.g. as to the minimum number of Units that may be redeemed or issued, Exit etc). The price at which the Units will be switched out of the Scheme(s) will be based on the Redemption Price, and the proceeds will be invested in the other scheme / plan at the prevailing sale price for units in that scheme / plan. No load shall be imposed for switching between the Plans / Options within the Scheme. The Switch request can be made on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs. The AMC retains the right to charge different Loads on Switching of Units as compared to Sale / Redemption of Units as the case may be.

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

TRANSACTIONS THROUGH "CHANNEL DISTRIBUTORS

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

Transactions through Stock Exchange Platform for Mutual Funds

Investors are requested to note that, in addition to the existing modes for transactions, investors can transact through Mutual Fund Service System (MFSS) platform of National Stock Exchange of India Limited (NSE).

The Salient features of the facility are as follows:

1. Transaction for this purpose shall include purchase (including registration of SIP) and redemption. Switching of units will not be permitted through this platform.
2. The facility for purchase / redemption of units on MFSS will be available on all business days between 9.00 a.m. to 3.00 p.m. or such other time as may be decided from time to time.
3. Official Point of Acceptance
   (1) All trading members of NSE who are registered with Association of Mutual Funds in India (AMFI) as Mutual Fund Advisors and empanelled with Canara Robeco Mutual Fund shall be eligible to offer purchase and redemption of units to the investors of the scheme and shall be treated as official point of Acceptance.
   (2) Clearing Members of registered Stock Exchanges and Depository participants of registered Depositories will also be considered as official point of Acceptance of Canara Robeco Mutual Fund(CRMF).
4. Clearing members and depository participants shall be required to comply with conditions stipulated in SEBI circular vide reference no. 11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI / NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.
5. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by NSE / NSDL / CDSL and Canara Robeco Mutual Fund to participate in this facility.
6. Cut off timing for purchase /redemption of units

   Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.
7. CRMF will not send account statement to unitholders holding units in demat mode. The statement provide 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 / unitholders should approach the Stock Broker or the investor grievances cell of the stock exchange.
10. This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions as may be prescribed by SEBI/ NSE from time to time. The operating guidelines are available at NSE website viz., www.nseindia.com

ONLINE TRANSACTION ON THE WEBSITE:

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

Online Transactions through Karvy MFS website:

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

National Automated Clearing House Facility (NACH)

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

Transactions through Electronic platform of Karvy Computershare Private Limited

All Investors will be allowed to transact through www.karvymfs.com, an electronic platform provided by M/s. Karvy Computershare Pvt. Ltd. ('Karvy'), Registrar & Transfer Agent, in Schemes of Canara Robeco Mutual Fund ('CRMF') (except Exchange Traded Funds). The facility will also be available through mobile application of Karvy i.e. 'KTRACK' with effect from 3rd October, 2017. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in Scheme Information Documents ('SIDs')/Key Information Memorandums ('KIMs') of respective schemes of CRMF will be applicable for transactions received through Karvy's electronic platforms and the time of receipt of transaction recorded on the server of Karvy will be reckoned as the time of receipt of transaction for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme(s), wherever applicable. The facility is subject to operating guidelines, terms and conditions as may be prescribed by Karvy or as may be specified by Canara Robeco Asset Management Company Ltd. from time to time. Time of receipt of transaction recorded on the server(s) of Karvy will continue to be reckoned for electronic transactions received through AMC website/Distributor website/applications etc. subject to credit of funds to bank account of scheme(s), wherever applicable. For operating guidelines, terms and conditions, registration form and further details, investors are requested to visit www.karvymfs.com. All other terms & conditions of the SAI, SID(s)/ KIM(s) of the schemes of CRMF will remain unchanged

Appointment of 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 MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to connect@mfuindia.com. Investors may take note that the above facility is in addition to the existing facility and services offered by Canara Robeco Mutual Fund.This Notice cum addendum forms an integral part of the SAI, SID & KIM of Canara Robeco Mutual Fund. All other terms and conditions as mentioned in the SAI, SID & KIM shall remain unchanged.

Dividend Transfer Facility:

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

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

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

ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that the following percentage of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund www.canararobeco.com. Any expenses beyond the limits shall be borne by the AMC

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods and Service Tax on expenses other than investment and advisory fees	
Goods and Service Tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

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:

On the first Rs.100 Crore of the daily net assets - 2.25%

On the next Rs.300 Crore of the daily net assets - 2.00 %

On the next Rs.300 Crore of the daily net assets – 1.75%

On the balance of the assets – 1.50%

(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 SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, any payment towards brokerage and transaction cost, over and above the said 0.12% 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.

Goods and Service Tax (GST)

GST shall be charged as follows:

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

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

Investor Education and Awareness initiatives

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations.

Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

The current expense ratios will be updated on the Mutual Fund website on www.canararobeco.com within two working days mentioning the effective date of the change

Dispatch of Repurchase (Redemption) Proceeds

The redemption warrants will be dispatched within 10 working days from the date of acceptance of the duly completed redemption requests.

Nomination Facility

Available to Sole/Joint Individual unit holder/s.

Operation under joint holding

Facility for operation by 'Anyone or Survivor'

For Investor Grievances please contact

Name and Address of Registrar (s)
M/s. Karvy Computershare Pvt. Limited
Unit: Canara Robeco Mutual Fund
Karvy Selenium, Tower B, Plot No 31 & 32, Gachibowli,
Financial District, Nanakramguda,
Serilingampally, Hyderabad - 500 032.
Tel. No. : +91 40 33215262 / 5269, E-Mail:crmf@karvy.com

Name and Address of Mutual Fund
Canara Robeco Mutual Fund
Construction House, 4th Floor,
5, Walchand Hirachand Marg,
Ballard Estate, Mumbai - 400 001.
Tel. No. : +91 22 66585000
E-Mail ID : crmf@canararobeco.com, www.canararobeco.com

Unitholders' Information

Allotment

Allotment of Units to the eligible applicants under the Scheme who comply with the terms of the scheme.

Subject to the receipt of the specified minimum subscription amount, full allotment of Units applied for will be made within 5 business days from the date of closure of the NFO Period for all valid applications received during the NFO Period. Allotment of units will be made to all the applicants provided the applications are complete in all respects. [Fractional units will be allotted up to two decimals]. However, acceptance of application and allotment of units / fractional units will be at the absolute discretion of the Trustees and the application can be rejected without assigning any reason whatsoever.

Date of subscription at the notified centers is deemed to be the date of allotment for claiming tax benefits under the Scheme, provided the application has not been rejected by the Fund subsequently for the reasons explained above.

Allotment Confirmation / Consolidated Account Statement (CAS):

AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period. A Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by e-mail/mail. In case of specific request received from investors, Mutual Fund will provide an account statement to the investors within 5 (five) Business Days from the receipt of such request.

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

I. Investors who do not hold Demat Account

Consolidated account statement*, based on PAN of the holders, shall be sent by AMC / RTA to investors not holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Consolidated account statement shall be sent by AMC / RTA every half yearly (September / March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.

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

II. Investors who hold Demat Account

Consolidated account statement**, based on PAN of the holders, shall be sent by Depositories , for each calendar month within the 10th day of the succeeding month to those investors holding demat account and in whose folios transactions have taken place during that month. Consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.

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

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

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

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

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

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

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

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

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

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

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

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

Half Yearly Financial Results:

Canara Robeco Mutual Fund shall within one month from the close of each half year that is on 31st March and 30th September, host a soft copy of its unaudited financial results on website of Asset Management Company(AMC) and shall publish an advertisement disclosing the hosting of such financial results on their 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.

Full portfolio in the prescribe format shall be disclosed either by publishing it in newspaper or by sending to the unitholders within one month from the end of each half year and it shall be displayed on the website of the fund.

Monthly Portfolio Disclosure

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

Annual Report:

The Scheme wise annual report or an abridged summary thereof shall be sent:

(i) by e-mail to the Unit holders whose e-mail address is available with the Fund,

(ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI)

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.

Transaction Charges

In accordance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, 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/agent based on the type of product opted-in (who have opted to receive the transaction charges) as under:

First Time Mutual Fund Investor:

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

Investor other than First Time Mutual Fund Investor:

Transaction charge of Rs. 100/- per subscription of Rs 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the investor. The balance of the subscription amount shall be invested.

However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The transaction Charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted for :

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

Option to Hold Units in demat mode

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

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.

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

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

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

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

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

Foreign Account Tax Compliance Act

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

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

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

Canara Robeco Savings Fund	Canara Robeco Ultra Short Term Fund	Canara Robeco Income Saver Fund
Category: Low Duration Fund	**Category:** Ultra Short Duration Fund	**Category:** Conservative Hybrid Fund
Type of Scheme: An open-ended low duration debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months	**Type of Scheme:** An open ended ultra-short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months	**Type of Scheme:** An open-ended hybrid scheme investing predominantly in debt instruments
Investment Objective: To generate income / capital appreciation by investing in a portfolio comprising of low duration debt instruments and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	**Investment Objective:** To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.	**Investment Objective:** To generate income by investing in a wide range of Debt Securities and Money Market instruments of various maturities and small portion in equities and Equity Related Instruments. However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation

Instruments	% of Investible Funds (Indicative)	
	Min	Max
Debt & Money Market Instruments	0%	100%
Reits/Invits	0%	10%

Asset Allocation

Instruments	% of Investible Funds (Indicative)	
	Min	Max
Debt and Money Market instruments	0%	100%
Reits/Invits	0%	10%

Asset Allocation

Instruments	% of Investible Funds (Indicative)	
	Min	Max
Equity and equity related instruments	10%	25%
Debt securities (including Securitized debt) with Money Market Instruments	75%	90%

Folio #: 7185	Folio #: 3028	Folio #: 5552
Monthend AUM # : ₹ 803.96 Crores Monthly AVG AUM # : ₹ 856.27 Crores	Monthend AUM # : ₹ 66.37 Crores Monthly AVG AUM # : ₹ 69.93 Crores	Monthend AUM # : ₹ 196.36 Crores Monthly AVG AUM # : ₹ 197.37 Crores

As on March28, 2018

Canara Robeco Short Duration Fund	Canara Robeco Gold Savings Fund	Canara Robeco Corporate Bond Fund
Category: Short Duration Fund	**Category:** FoFs (Domestic)	**Category:** Corporate Bond Fund
Type of Scheme: An open ended short term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years	**Type of Scheme:** An open ended fund of fund scheme investing in Canara Robeco Gold ETF	**Type of Scheme:** An open ended debt scheme predominantly investing in AA+and above rated corporate bonds.
Investment Objective: To generate returns by investing in a wide range of debt securities and money market instruments of various maturities and risk profile. However, there is no assurance that the objective of the Fund will be realised.	**Investment Objective:** The objective of this scheme is to provide returns that closely correspond to returns provided by Canara Robeco Gold Exchange Traded Fund (" the Underlying Scheme")	**Investment Objective:** The Scheme seeks to generate income and capital appreciation through a portfolio constituted predominantly of AA+ and above rated Corporate Debt across maturities. However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation

Instruments	% of Investible Funds (Indicative)	
	Min	Max
Debt and Money Market instruments	0%	100%
Reits/Invits	0%	10%

Asset Allocation

Instruments	% of Investible Funds (Indicative)	
	Min	Max
Units of Canara Robeco Gold ETF	95%	100%
Debt and Money Market Instruments* (Including Cash Equivalent) and Mutual fund Schemes which invest predominantly in the money market securities or Liquid Schemes	0%	5%

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time

Asset Allocation

Instruments	% of Investible Funds (Indicative)	
	Min	Max
AA+ and above rated Corporate Debt of varying maturities	80%	100%
Other Debt (including government securities) and Money Market Instruments	0%	20%
Reits /Invits	0%	10%

Canara Robeco Short Duration Fund	Canara Robeco Gold Savings Fund	Canara Robeco Corporate Bond Fund
Folio #: 2307	Folio #: 11054	Folio #: 2973
Monthend AUM # : ₹ 188.98 Crores Monthly AVG AUM # : ₹ 226.21 Crores	Monthend AUM # : ₹ 43.04 Crores Monthly AVG AUM # : ₹ 42.89 Crores	Monthend AUM # : ₹ 249.78 Crores Monthly AVG AUM # : ₹ 253.26 Crores

As on March28, 2018

Canara Robeco Income Fund			Canara Robeco Gilt Fund			Canara Robeco Dynamic Bond Fund		
Category: Medium to Long Duration Fund			**Category:** Gilt Fund			**Category:** Dynamic Bond		
Type of Scheme: An open ended medium term debt scheme investing in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years –7 years.(Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years)			**Type of Scheme:** An open-ended debt scheme investing in government securities across maturity.			**Type of Scheme:** An open ended dynamic debt scheme investing across duration		
Investment Objective: The Scheme seeks to generate income and capital appreciation through a portfolio constituted of medium to long term debt and money market securities and issuers of different risk profiles. However, there can be no assurance that the investment objective of the scheme will be realized.			**Investment Objective:** To provide risk free return (except interest rate risk) while maintaining stability of capital and liquidity. Being a dedicated Gilt Scheme, the funds will be invested in securities as defined under Sec. 2 (2) of Public Debt Act, 1944. However, there can be no assurance that the investment objective of the Scheme will be realized.			**Investment Objective:** The objective of the Fund is to seek to generate income from a portfolio of debt and money market securities. However, there can be no assurance that the investment objective of the scheme will be realized and the Fund does not assure or guarantee any returns.		
Asset Allocation			**Asset Allocation**			**Asset Allocation**		
Instruments	**% of Investible Funds (Indicative)**		**Instruments**	**% of Investible Funds (Indicative)**		**Instruments**	**% of Investible Funds (Indicative)**	
	Min	**Max**		**Min**	**Max**		**Min**	**Max**
Debt and Money Market instruments	0%	100%	Govt. Securities	80%	100%	Government of India & Corporate Debt Securities (including Securitised Debt)*	0%	100%
Reits/Invits	0%	10%	Money Market Instruments	0%	20%	Money Market Instruments	0%	100%
						* Excluding Debt/GOI Securities with initial maturity of less than one year and Treasury bills		
Folio #: 2185			Folio #: 937			Folio #: 2568		
Monthend AUM # : ₹ 119.48 Crores Monthly AVG AUM # : ₹ 119.45 Crores			Monthend AUM # : ₹ 63.53 Crores Monthly AVG AUM # : ₹ 62.67 Crores			Monthend AUM # : ₹ 221.92 Crores Monthly AVG AUM # : ₹ 224.10 Crores		

As on March28, 2018

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

CANARA ROBECO
Mutual Fund

Application No.

APPLICATION FORM (Please fill in BLOCK Letters)

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

Folio No. _____ Name of 1st Unit Holder _____

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

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

	PAN/PEKRN # (refer instruction)	CKYC Compliance Status** (if yes, attach proof)	KIN (CKYC Identification No.)
First/Sole Applicant@		Yes ◯	
Second Applicant		Yes ◯	
Third Applicant		Yes ◯	

AADHAAR Number	First/Sole Applicant@	Second Applicant	Third Applicant

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

APPLICANT(S) INFORMATION [Refer Instruction 1]

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

Mr. | Ms. | M/s.

Father/Husband's Name

Occupation Please (✓)	Private Sector Service ☐ Public Sector ☐	Government Service ☐ Agriculturist ☐	Professional ☐ Business ☐	Retired ☐ Forex Dealer ☐	Student ☐ Housewife ☐	Others ☐ Please specify
Status Please(✓)	Resident Individual ☐ Minor thru Guardian ☐	NRI - NRO ☐ Trust ☐ Company/Body Corporate ☐	HUF ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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

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

   [OR]

   Net-worth in ₹ _____ as on (date) D D / M M / Y Y Y Y
2. Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐ Not Applicable
3. Is the entity involved in/providing any or the following services
   – Foreign Exchange/Money Changer Services ☐ YES ☐ NO
   – Gaming/Gambling/Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
   – Money Lending/Pawning ☐ YES ☐ NO
4. Any other information _____

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

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

Occupation Please (✓)	Private Sector Service ☐ Public Sector ☐	Government Service ☐ Agriculturist ☐	Professional ☐ Business ☐	Retired ☐ Forex Dealer ☐	Student ☐ Housewife ☐	Others ☐ Please specify
Status Please(✓)	Resident Individual ☐ Minor thru Guardian ☐	NRI - NRO ☐ Trust ☐ Company/Body Corporate ☐	HUF ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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

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

   [OR]

   Net-worth in ₹ _____ as on (date) D D / M M / Y Y Y Y
2. Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐ Not Applicable
3. Is the entity involved in/providing any or the following services
   – Foreign Exchange/Money Changer Services ☐ YES ☐ NO
   – Gaming/Gambling/Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
   – Money Lending/Pawning ☐ YES ☐ NO
4. Any other information _____

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

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

Occupation Please (✓)	Private Sector Service ☐ Public Sector ☐	Government Service ☐ Agriculturist ☐	Professional ☐ Business ☐	Retired ☐ Forex Dealer ☐	Student ☐ Housewife ☐	Others ☐ Please specify
Status Please(✓)	Resident Individual ☐ Minor thru Guardian ☐	NRI - NRO ☐ Trust ☐ Company/Body Corporate ☐	HUF ☐ FIIs/FIPs ☐	Bank/FIs ☐ Partnership Firm ☐	NRI-NRE ☐ Society ☐	

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

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

   [OR]

   Net-worth in ₹ _____ as on (date) D D / M M / Y Y Y Y
2. Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐ Not Applicable
3. Is the entity involved in/providing any or the following services
   – Foreign Exchange/Money Changer Services ☐ YES ☐ NO
   – Gaming/Gambling/Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
   – Money Lending/Pawning ☐ YES ☐ NO
4. Any other information _____

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

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

Occupation Please (✓): Private Sector Service ☐ Public Sector ☐ Government Service ☐ Agriculturist ☐ Professional ☐ Business ☐ Retired ☐ Forex Dealer ☐ Student ☐ Housewife ☐ Others ☐ Please specify

Status Please(✓): Resident Individual ☐ Minor thru Guardian ☐ NRI - NRO ☐ Trust ☐ Company/Body Corporate ☐ HUF ☐ FIIs/FIPs ☐ Bank / FIs ☐ Partnership Firm ☐ NRI-NRE ☐ Society ☐

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

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

[OR]

Net-worth in ₹ _____ as on (date) D D / M M / Y Y Y Y

2. Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐ Not Applicable
3. Is the entity involved in / providing any or the following services
   – Foreign Exchange / Money Changer Services ☐ YES ☐ NO
   – Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
   – Money Lending / Pawning ☐ YES ☐ NO
4. Any other information _____

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

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

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

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

Occupation Please (✓): Private Sector Service ☐ Public Sector ☐ Government Service ☐ Agriculturist ☐ Professional ☐ Business ☐ Retired ☐ Forex Dealer ☐ Student ☐ Housewife ☐ Others ☐ Please specify

Status Please(✓): Resident Individual ☐ Minor thru Guardian ☐ NRI - NRO ☐ Trust ☐ Company/Body Corporate ☐ HUF ☐ FIIs/FIPs ☐ Bank / FIs ☐ Partnership Firm ☐ NRI-NRE ☐ Society ☐

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

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

[OR]

Net-worth in ₹ _____ as on (date) D D / M M / Y Y Y Y

2. Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐ Not Applicable
3. Is the entity involved in / providing any or the following services
   – Foreign Exchange / Money Changer Services ☐ YES ☐ NO
   – Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
   – Money Lending / Pawning ☐ YES ☐ NO
4. Any other information _____

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

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

POWER OF ATTORNEY (PoA) HOLDER DETAILS

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

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

Occupation Please (✓): Private Sector Service ☐ Public Sector ☐ Government Service ☐ Agriculturist ☐ Professional ☐ Business ☐ Retired ☐ Forex Dealer ☐ Student ☐ Housewife ☐ Others ☐ Please specify

Status Please(✓): Resident Individual ☐ Minor thru Guardian ☐ NRI - NRO ☐ Trust ☐ Company/Body Corporate ☐ HUF ☐ FIIs/FIPs ☐ Bank / FIs ☐ Partnership Firm ☐ NRI-NRE ☐ Society ☐

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

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

[OR]

Net-worth in ₹ _____ as on (date) D D / M M / Y Y Y Y

2. Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐ Not Applicable
3. Is the entity involved in / providing any or the following services
   – Foreign Exchange / Money Changer Services ☐ YES ☐ NO
   – Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
   – Money Lending / Pawning ☐ YES ☐ NO
4. Any other information _____

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

DEMAT ACCOUNT DETAILS (This section to be filled only if investor wish to hold units in demat form) (Client Master List (CML) to be enclosed) (Refer instructions No. 23)

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

FATCA/CRS DETAILS For individuals & HUF (Mandatory) (Refer instruction no. 29)

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

Address Type: ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in form / existing address appearing in Folio)

Do you have non-Indian Country[ies] of Birth / Citizenship / Nationality and Tax Residency? ☐ **Yes** ☐ **No** Please tick as applicable and if yes, provide the below mentioned information (mandatory)

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

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

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

Local Address of 1st Applicant

City State Pin Code

Tel Office Residence Mobile

E-mail PLEASE USE BLOCK LETTERS

Overseas Correspondence address (Mandatory for NRI / FII Applicant)

City State Pin Code

COMMUNICATION (Please ✓)

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

BANK ACCOUNT DETAILS - Mandatory

Name of the Bank

Account No. A/c Type (please ✓) ○ SAVINGS ○ NRE ○ CURRENT ○ NRO ○ FCNR

Branch Address

Bank Branch City State Pin Code MICR Code

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

IFSC CODE (RTGS/NEFT) (Mandatory for Credit via NEFT/RTGS) Please attach a cancelled cheque OR a clear photo copy of a cheque

(11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your Bank)

REDEMPTION / DIVIDEND REMITTANCE [Refer Instruction 20]

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

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

SIP ENROLLMENT DETAILS

SIP Amount (Rs.)

Enrollment Period

REGULAR SIP : Start Month M M - Y Y Y Y End Month M M - Y Y Y Y Frequency Please (✓) ☐ Monthly ☐ Quarterly

PERPETUAL SIP : Start Month Year until further instruction (or) End on Month 1 2 Year 2 0 9 9

SIP Top Up : Rs. (in multiplies of Rs. 500/-) _____ Frequency Please (✓) ☐ Half Yearly ☐ Yearly

PAYMENT MECHANISM : Debit through ECS / Auto Debit facility (Fill up SIP Registration cum mandate form for NACH/ECS/Direct Debit)

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

Canara Robeco Mutual Fund

CANARA ROBECO Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd.
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Application No.

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

An application for purchase of_____ units of _____
along with cheque / DD as detailed overleaf. Cheques / Drafts are subject to realisation.

Date _____/_____/_____

Stamp, Signature & Date

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

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

Scheme Name	Plan	Option	Amount Invested (₹)	Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch and Account Number
Canara Robeco Savings Fund		☐ Growth ☐ Dividend Option : Daily Dividend Reinvestment ☐ Weekly Dividend Reinvestment ☐ Weekly Dividend Payout ☐ Monthly Dividend Reinvestment ☐ Monthly Dividend Payout ☐ Dividend Payout			

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

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

☐ Category	☐ Unlisted company	☐ Partnership Firm	☐ Unincorporated Association/ Body of Individuals	☐ Trust	☐ Foreign Investor $$$
Ownership per cent @@@	>25%	>15%	>15%	>=15%	

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

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

Sr.	Name	Address	Details of Identity such as PAN / Passport	% of ownership

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

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

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

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

⊗ First / Sole Applicant / Guardian	⊗ Second Applicant	⊗ Third Applicant

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

DECLARATION

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

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

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

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

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

⊗ First / Sole Applicant / Guardian	⊗ Second Applicant	⊗ Third Applicant

To be furnished by partnership firms

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

We, the undersigned, being the partner of M/s. _____ a Partnership firm formed under Indian Partnership Act, 1932 do hereby jointly and severally authorise Mr. _____ to subscribe an amount of ₹_____ for allotment of units of _____ Scheme on behalf of and in the name of our firm. He is / They are also authorised to encash / disinvest the above units. We undertake to intimate you in writing about any change in the constitution or composition of our firm and upon such change, also arrange to lodge the specimen signatures of the partners authorised to deal with the above units. We enclose the copy of the Partnership Deed alongwith this application for subscription.

Name of the partners _____ Signatures _____

Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
				Cheque/DD No./UTR No. (incase of NEFT/RTGS)	Bank and Branch
Canara Robeco Savings Fund		☐ Growth ☐ Dividend Option : Daily Dividend Reinvestment ☐ Weekly Dividend Reinvestment ☐ Weekly Dividend Payout ☐ Monthly Dividend Reinvestment ☐ Monthly Dividend Payout ☐ Dividend Payout			

M/s. Karvy Computershare Pvt. Limited "Karvy Plaza"
Karvy Selenium, Tower B, Plot No 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032
Tel No. : 040 33215262/ 5269 E-mail : crmf@karvy.com

Instructions for filling an application form

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

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

12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

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

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

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

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

Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from to time or any rules, regulations, notifications or directions issued thereunder.

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

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

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

13. NOMINATION DETAILS

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

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

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

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

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

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

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

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

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

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

17. Documents to be submitted :

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

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

    ii) For Companies :

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

    iii) For Partnership Firms : Copy of the Partnership Deed

    iv) For FPI/FII

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

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

19. NRI - PAYMENT PROCEDURE

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

    FPI Payment procedure

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

20. Real Time Gross Settlement (RTGS) & National Electronic Funds Transfer (NEFT)

    The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' & 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India(RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

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

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

    Electronic Clearing Service (ECS)*

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

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

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

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

    * available only in respect of dividend payments.

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

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

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

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

21. Default Plan / Option

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

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

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

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

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

    - The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
    - Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.

- Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents.
- Photo copy of the document evidencing the date of birth of minor like " i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof" should be attached with the application form.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

24. DEMATERIALIZATION :

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

25. TRANSACTION CHARGES

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is vital, has allowed AMCs vide its circular No. Cir/IMD/DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of Rs. 10,000/- and above. In accordance with the said circular, if your distributor has opted to receive the Transaction Charges based on the type of product opted-in , Canara Robeco Asset Management Company Limited ("AMC") / Canara Robeco Mutual Fund ("Mutual Fund") shall deduct a Transaction Charge of ₹ 150 (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) in Mutual Funds from your subscription amount and pay the same to your distributor. Units will be issued against the balance amount invested after deduction of Transaction Charge payable to the distributor.

Please note that Transaction Charges shall not be deducted in the following cases:

- Where the subscription amount is less than ₹ 10,000/-;
- For transactions other than purchases/ subscriptions relating to new inflows eg. In case of switch/ STP etc.

No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through any distributor/agent).

26. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for investment upto ₹ 50,000/- per year per investor including Micro SIP]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified. PAN card copy is not required separately if KYC acknowledgement issued by KRA is made available. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Canara Robeco Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. Canara Robeco Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

27. Multiple Bank Account Registration:

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

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

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

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

29. Details of Beneficial Ownership

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

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

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

30. FATCA & CRS Terms and Conditions

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

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

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

FATCA & CRS Instructions

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

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

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

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

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

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

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

Note :

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

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

c) If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

31. Accompanying documents.

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

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

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

In case of Corporates or Non-Individual investor.

Dividend Transfer Plan (DTP) - Enrolment Form

(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)

CANARA ROBECO
Mutual Fund

Enrolment Form No.

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

KEY PARTNER/AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)					**FOR OFFICE USE ONLY**		
ARN	ARN Name	Sub-Agent's ARN/Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUIN)	Date of Receipt	Folio No. of Source Scheme	ISC Name & Stamp
ARN-							

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors by the ARN Holder

EUIN Declaration (only where EUIN box is left blank) (Refer Item No.15)
I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/ relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign here First/Sole Unit holder/Guardian	Sign here Second Unit holder	Sign here Third Unit holder

Date

I/We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms & conditions mentioned overleaf of Dividend Transfer Plan and of the relevant Scheme(s) and hereby apply for enrolment under the DTP of the following Scheme(s)/Plan(s)/Option(s) (New Registration).

Please fill up items appearing under (A) and (B) below. Please (✓) any one only

☐ I/We hereby apply for enrolment under the DTP of the following Scheme(s)/Plan(s)/Option(s) and agree to abide by the terms and conditions of the respective Scheme(s)/Plan(s)/Option(s). (**New Registration**). I/We hereby agree that if the dividend in the Source Scheme is less than Rs.500/- either paid out or reinvested as per dividend option originally selected in source scheme.

☐ I/We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s)/Plan(s)/Option(s). (**Cancellation**). Please fill up items appearing under (A) [Except PAN details] and (C).

(A)

Name of the Applicant			**KYC is Mandatory #** **Please (✓)**
First/Sole Applicant	PAN # or PEKRN #		Proof Attached ☐
Guardian (in case First/Sole Applicant is a minor)	PAN # or PEKRN #		Proof Attached ☐
Second Applicant	PAN # or PEKRN #		Proof Attached ☐
Third Applicant	PAN # or PEKRN #		Proof Attached ☐

Please attach proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer Item No. 13 and 14.

(B)

Particulars (If your investment is to or from Direct Plan of the Scheme(s), please mention so clearly.)	
1. **Folio No. of 'Source' Scheme/Plan/Option** (for existing Unit holder)/ **Application No.** (for new investor)	
2. **Name of 'Source' Scheme/Plan/Option**	
3. **Name of 'Target' Scheme/Plan/Option**	

(C)

CANCELLATION OF DTP	
Folio No. of 'Source' Scheme/Plan/Option	
Name of 'Source' Scheme/Plan/Option	
Dividend Payment Details (Refer Item No. 12 overleaf)	☐ Dividend Payout ☐ Dividend Re-investment

In case of insufficient space, please fill up separate Enrolment Forms.

SIGNATURE(S)

First/Sole Unit holder/Guardian	Second Unit holder	Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order
In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGMENT SLIP (To be filled in by the Unit holder)

Canara Robeco Mutual Fund

Investment Manager : Canara Robeco Asset Management Co. Ltd.
Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400 001.

Date :

Enrolment Form No.

Received from Mr./Ms./M/s. _____ 'DTP' application for transfer and investment

ISC Stamp & Signature

of Dividend; from Scheme/Plan/Option _____

to Scheme/Plan/Option _____

TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN

1. Dividend Transfer Plan (DTP) is a facility wherein eligible unit holders~ under Dividend Option of schemes all existing open & close ended scheme(s) (Source scheme(s)) of Canara Robeco Mutual Fund (CRMF) can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) as may be declared by the Source Scheme(s) from time to time into any investment option (other than daily dividend reinvestment option, weekly dividend option)of other eligible schemes* (Target Schemes) of CRMF.

   *Under the DTP facility, investors cannot transfer their dividends into close ended schemes, ETFs & ELSS scheme(s) of CRMF.

   ~ The DTP Facility will be available only to unit holder(s) holding units in non-demat form under Dividend option of the source scheme(s) (other than daily dividend reinvestment option, weekly dividend option).

2. DTP facility is available to unit holder(s) only under the Dividend Plan/Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.

3. The enrolment for DTP facility should be for all units under the respective Dividend Plan/Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout/Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.

4. The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.

5. Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of Rs. 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 8 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme. For example: If the Dividend Record Date of the Source Scheme is June 26 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is June 29 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of June 29 (Monday).

6. The provision for **'Minimum Application Amount'** specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP. e.g. the minimum application amount for new investors in Canara Robeco Emerging Equity Fund - Growth Plan is Rs.5,000/-. However in case of DTP, a Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of Rs.500/-).

7. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs.500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than Rs.500/- then the dividend will be either paid out or reinvested depending on the dividend option originally selected in the Source Scheme prior to availing the DTP Facility.

8. **Load Structure (Target Scheme):**

   Entry Load - Nil

   Exit Load - Nil i.e., no exit load would be applicable in case of redemption of units allotted as a result of DTP.

9. Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.canararobeco.com. The DTP Enrolment Form should be completed in English in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of Canara Robeco Mutual Fund.

10. The request for enrolment for DTP must be submitted at least 07 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 07 days.

11. Unitholder(s) are advised to read the Scheme I nforma tion Documents of T a rget Scheme(s) carefully before investing. The Scheme Information Documents/Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of Canara Robeco Mutual Fund, brokers/ distributors and also displayed on the Canara Robeco Mutual Fund website i.e. - www.canararobeco.com

12. The DTP facility will be terminated in the event of following incidents:

    - The unit holding under the scheme becomes nil.
    - In the case of death of the first unit holder
    - Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 07 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should indicate their choice of option i.e. dividend reinvestment or dividend payout. In the event the Unitholder does not indicate his choice of dividend option, the dividend, if any, will be reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.

13. **Permanent Account Number (PAN)**

    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) {Except as mentioned below} irrespective of the amount of investment. 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, as the case may be. Applications not complying with the above requirement may not be accepted/processed.

    PAN card copy is not required separately if KYC acknowledgement letter is made available. For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.canararobeco.com

    PAN Exempt Investments

    PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is Rs.50,000/- or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

14. **Know Your Customer (KYC) Compliance:**

    Investors should note that it is mandatory for all registrations for DTP 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. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.canararobeco.com.

15. **Investment through Distributors**

    Distributors/Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/relationship manager/sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. 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, in case of any exceptional cases where there is no interaction by the employee/sales person/ relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further details on EUIN, you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information. These requirements do not apply to Overseas Distributors.

    New cadre distributors: New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible schemes are available on www. canararobeco. com .They also hold a EUIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

    Direct Investments

    Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

16. Canara Robeco Mutual Fund/Canara Robeco Asset Management Company Limited reserve the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website www.canararobeco.com

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R & T AGENT

M/s. KARVY COMPUTERSHARE PVT. LTD.

Unit: Canara Robeco Mutual Fund, Karvy Selenium, Tower B, Plot No. 31 & 32,
Gachibowli Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032.
Tel. No: (040) 33215262/5269 • E-mail ID: crmf@karvy.com

CANARA ROBECO
Mutual Fund

SIP REGISTRATION CUM MANDATE FORM For investment through NACH/Direct Debit

(Investors applying under Direct Plan must mention "Direct " in ARN column.) All sections to be completed in ENGLISH in BLACK/BLUE COLORED INK and in BLOCK LETTERS

Distributor / Broker ARN / RIA Code#	Sub-Broker ARN Code	Internal Sub-Broker/Employee Code	Employee Unique Identification No.(EUIN) (of Individual ARN holder or of employee / Relationship Manager / Sales Person of the Distributor)

#By mentioning RIA Code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mututal Fund.

Declaration for "execution-only" transaction (only where EUIN box is left blank) - I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant

In case the subscription (lumpsum) amount Rs. 10,000/- or more and your Distributor has opted to receive transactions charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid the distributor. Units will be issued against the balance amount invested.
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.

Please tick (✓) ☐ New Registration ☐ Cancellation **Existing UMRN**

The Trustee, Canara Robeco Mutual Fund, I/We have read and understood the contents of the Scheme Information Document of the following Scheme and the terms and conditions of the SIP Enrolment.

INVESTOR DETAILS

Sole / First Applicant's Name

Folio No. **PAN**

DEMAT ACCOUNT DETAILS (Optional) Please (✓) ☐ NSDL OR ☐ CDSL

Depository Participant (DP) ID

Depository Praticipant (DP) ID (CDSL only)

Beneficiary Account Number (NSDL only)

(The application form should mandatorily accompany the latest Client investor master / Demat account statement.)

SIP DETAILS

SIP Frequency : ☐ Monthly ☐ Quarterly

(Default SIP frequency is Monthly) In case of Quarterly SIP, only Yearly frequency is available under SIP TOP UP.

SIP Date : ☐ 1st ☐ 5th ☐ 15th (Default) ☐ 20th ☐ 25th

SIP Start Month/Year M M / Y Y Y Y

SIP End Month/Year M M / Y Y Y Y

SCHEME NAME

PLAN OPTION / SUB-OPTION : Dividend Frequency:

Please refer instructions and Key Scheme Features for options. Sub-options and other facilities available under each scheme of the fund.

SIP Installment Amount Rs. Rs. in words :

FIRST INSTALLMENT PAYMENT DETAIL Cheque / DD No. _____ Date _____

Drawn on Bank / Branch / City _____

Amount Rs.

☐ **SIP TOP UP** (Optional) (Tick to avail this facility)

TOP UP Amount: Rs. _____

**TOP UP amount has to be multiples of Rs. 500 only (Minimum Rs. 500).*

TOP UP Frequency : ☐ Half Yearly ☐ Yearly

Note :
- Default Frequency is Annual
- It is mandatory to submit NACH (OTM)
- NACH mandate should be provided for maximum amount in line with your Top Up mandate & SIP tenure.

YOUR CONFIRMATION / DECLARATION: I/we hereby declare that I/we do not have any existing Micro SIPs which together with the current application will result in a total investments exceeding Rs. 50,000 in a year as described in the Instruction of the common application form. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. The AMC would not be liable for any delay in crediting the scheme collection accounts by the Service Providers which may result in a delay in application of NAV.

Signature(s) (As in Bank Records)

Signature of Sole/First Applicant	Signature of Second Applicant	Signature of Third Applicant

NACH MANDATE INSTRUCTION FORM (Refer Instruction over leaf before Filling)

CANARA ROBECO
Mutual Fund

DEBIT MANDATE FORM

UMRN[1] Date[2] D D / M M / Y Y Y Y

Please (✓)[7]
☐ CREATE
☐ MODIFY
☐ CANCEL

Sponsor Bank Code[3] C I T I O O O P I G W Utility Code[4] C I T I 0 0 0 0 2 0 0 0 0 0 0 3 7

I/We hereby authorize[5] Canara Robeco Mutual Fund to debit (Please ✓)[6] ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Others_____

Bank Account Number[8]

With Bank[9] Bank Name IFSc[10] Or MICR[11]

An amount of Rupees[12] In Words Amount in Figures[13] ₹

FREQUENCY[14] ☐ Monthly ☐ Quarterly ~~☐ Half Yearly~~ ~~☐ Yearly~~ ☐ As & When presented **DEBIT TYPE**[15] ☐ Fixed Amount ☐ Maximum Amount

Folio No.[16] Phone[18]

PAN[17] E-mail[19]

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD
FROM DD MM YYYY
TO DD MM YYYY
OR ~~☒ Until Cancelled~~

[20]

[21]Signature Primary Account Holder	Signature Account Holder	Signature Account Holder
[22]Name as in bank records	Name as in bank records	Name as in bank records

- This is to confirm that the declaration has been carefully read, understood & made by me/ us. I am authorizing the user entity/ Corporate to debit my account.
- I have understood that I am authorized to cancel/ amend this mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank where I have authorised the debit.

TERMS & CONDITIONS FOR SIP THROUGH NACH

A) SIP Payment through NACH/Direct Debit

1. This facility is available presently only for Systematic Investment Plan.
2. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
3. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of CRAMC , without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
4. SIP instalments shall be started only after registration of SIP – NACH Debit Mandate with investors banker through NPCI.
5. **Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:** • Date • Bank account number and Bank name • IFSC and/or MICR Code • Folio number or application number • Signatures as per bank records • SIP start date, end date or until cancelled • Account type to be selected • Name as per bank records • Transaction type to be selected • Maximum amount to be mentioned in figures and words.
6. SIP auto debit is available only on specific dates of the month viz. 1st/5th/15th/20th/ 25th. In case 1st/5th/15th/20th/25th is a holiday, then next business day. In case the Debit does not take effect for three consecutive times then the SIP would be liable for cancellation.
7. In case of SIP transaction where the mode of payment is through NACH/Direct Debit, investors are not required to do an initial purchase transaction for the minimum amount as applicable. However, investors are required to submit SIP request at least 30 days prior to the date of first installment. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent installments. SIP start date shall not be beyond 100 days for Monthly and Quarterly SIPs from the date of submission of SIP application.

   The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the Canara Robeco Mutual Fund Customer Service Centres. Notice of discontinuance should be received 30 days prior to the subsequent SIP date.

   All terms and conditions for SIP, including Exit Load, if any, prevailing in the date of SIP enrolment/registration by the fund shall be levied in the Scheme.
8. The investor agrees to abide by the terms and conditions of NACH/Direct Debit facilities of Reserve Bank of India (RBI)/NPCI.
9. Investor will not hold Canara Robeco Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/Direct Debit.
10. If mandate is not registered through NACH mode or/and if frequency opted is other than "as and when presented", mandate will not be considered as one time mandate.
11. Canara Robeco Mutual Fund reserves the right to reject any application without assigning any reason thereof.
12. In case of "At Par" cheques, investors need to mention the MICR number of his actual bank branch.
13. **New Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
14. **Existing Investor:** If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
15. Incase SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 15th (default date) of each Month/Quarter as applicable. Further, in case SIP registration through NACH, if multiple SIP dates are opted, SIP will be registered for all opted dates.
16. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
17. Incase the SIP 'End Period' is not mentioned by the investor in the form , then the fund will continue SIP till it receives termination notice from the investor.
18. **Maximum Amount:** The MAXIMUM AMOUNT is the per transaction maximum limit. Investor can register multiple SIPs but the amount should not exceed the maximum amount mentioned per transaction. Generally speaking, your SIP amount will be lesser than this amount, but choosing a slightly higher limit helps you to undertake additional investments as per your choice. Always remember to mention an amount that is convenient to you.
19. **Change of Amount:** Investors can change the SIP amount by submitting the following documents 30 days before the next SIP debit date.
    a) A new 'SIP ' Form with revised SIP amount details.
    b) Letter to discontinue the existing SIP

B) General Instructions

1. Existing investors need to provide their folio number in this mandate form and need not to fill in the Common Application Form.

   For minimum application amount to be invested in SIP, risk factors, features etc. please refer to the Key Scheme Features.
2. If the investor selects multiple SIP frequencies or fails to choose any of them, the default SIP frequency will be Monthly.
3. Canara Robeco Mutual Fund, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
4. The Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of Government policies, unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the Bank's reasonable control and which has effect of preventing the performance of the contract by the Bank.
5. For load structure of the schemes, please refer to the Key Scheme Features.
6. **SIP TOP UP Facility:**
   (a) Investors can opt for SIP TOP UP facility, wherein the amount of the SIP can be increased at fixed intervals.
   (b) The TOP UP amount has to be in multiples of Rs.500 only.
   (c) The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.
   (d) In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

   Please see the illustration below to know how to calculate SIP Top-Up amount:

   SIP enrolment period: **1 Jan 2016 to 1 Dec 2021**;

   Starting Monthly SIP amount : **Rs. 10000/-**

   Top Up Amount: **Rs. 2000/-**

   Top Up frequency: **Half - Yearly** Top Up limit : **Rs. 16000/-**

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

   (e) SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.
   (f) If the investor selects multiple SIP dates and opted for Top-Up facility, top-up will be applicable for all the dates opted by the investor.
   (g) The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/Direct Debit by giving ONE TIME MANDATE (OTM) with selection of "As & When presented and maximum amount".
7. The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers incase his/her bank is not able to effect any of the payment instructions for whatsoever reason.
8. **Demat/Non-Demat Mode:** Investors have an option to hold the Units in dematerialized form. By providing DP details, Units shall be directly credited to the investor's demat account after the realization of funds and depositories will issue a statement. Applicants must ensure that the sequence of names as mentioned in the application form matches with that of the account held with the Depository Participant.

   If the details mentioned in the application are incomplete/incorrect or not matched with the Depository data, the application shall be treated as invalid and the units would be allotted in Non-Demat mode. The application form should mandatorily accompany the latest Client investor master/Demat account statement. Demat option will be not be available for Daily/Weekly/Fortnightly dividend options. Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL)/Central Depository Services Limited (CDSL).

   Allotment letters would be sent to investors who are allotted units in Demat mode and a Statement of Accounts would be sent to investors who are allotted units in Non-Demat mode. Investors are requested to note that Units held in dematerialized form are freely transferable except units held in Equity Linked Savings Scheme's (ELSS) during the lock-in period.

   The units will be allotted based on the applicable NAV as per the Scheme Information Document (SID). The investors shall note that for holding the units in demat form, the provisions laid in the SID of respective Scheme and guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the unit holder wishes to convert the units held in nondemat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form will be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time.
9. It is advisable to go for registration of One Time MANDATE (OTM) by opting "As & When presented and Maximum amount".

INSTRUCTIONS TO FILL MANDATE

1. UMRN - To be left blank.
2. Date in DD/MM/YYYY format
3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters). (Pre-printed)
4. Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity. (Pre-printed)
5. Name of the entity to whom the mandate is being given. (Pre-printed)
6. Account type - SB / CA / CC / SB-NRE / SB-NRO / OTHER
7. Tick - Select your appropriate Action
   a. Create - For New Mandate
   b. Modify - For Changes / Amendment on existing Mandate
   c. Cancel - For cancelling the existing registered Mandate
8. Your Bank Account Number for debiting the amount.
9. Name of your bank and branch.
10. Your Bank branch IFSC code OR
11. Your Bank branch MICR code

    } (Please mention both IFSC Code & MICR Code)
12. Amount in words.
13. Amount in figures.

    } (Investors are advised to fill the amount in words & figures based on whether it is fixed or maximum amount.)
14. Frequency at which the debit should happen. (Half yearly and yearly options are not available. Advisable to opt for "As & When presented")
15. Tick on the box to select the amount either fixed or maximum. (Advisable to opt for maximum amount)
16. Folio No. / Application No. (In case of new investors).
17. PAN (Permanent Account Number of Sole / First holder)
18. Your phone number.
19. Your email-id.
20. Period for which the debit mandate is valid
    a. Start date
    b. End date
    c. Or until cancelled (It is striked out. To cancel an existing mandate, investors are advised to submit separate cancellation form)
21. Signatures of the account holder.
22. Name of the account holder.

SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA & CRS - SELF CERTIFICATION FORM FOR INDIVIDUAL

[Please consult your professional tax advisor on your tax residency and related FATCA & CRS guidance]

CANARA ROBECO Mutual Fund

A FATCA & CRS INFORMATION (SELF CERTIFICATION)

PAN		Folio No.	
Name			
Type of address given at KRA	✓ Residential or Business ✓ Residential ✓ Business ✓ Registered Office		
Nationality		Gender	
Date of Birth			
Mobile		Place of Birth	
Country of Birth			
Father's Name	(mandatory if PAN not provided)		
Spouse's Name			
Documents required (if PAN not provided)	☐ Passport ☐ Election ID Card ☐ Govt. ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA Card ☐ Others		
Identification number of the documents provided			

Is the applicant/ guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than Indian ? Yes ✓ No ✓

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers Below.

S No.	Country of Tax Residency#	Tax Payer Identification Number^	Identification Type (TIN or Other, Please specify)
1.			
2.			
3.			

#To also include USA, where the individual is citizen / green card holder of The USA

^In case Tax Identification Number is not available, kindly provide its functional equivalent.

B. ADDITIONAL KYC INFORMATION

Occupation Details [Please tick (✓)]	☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculture ☐ Proprietorship ☐ Others ..... (please specify)
Gross Annual Income (Rs.) [Please tick (✓)]	☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 1 - 5 Lac ☐ 25 - Lacs - 1 Crore ☐ >1 Crore
	OR
Net-worth (Mandatory for Non-Individuals)	Rs. _____ as on D D M M Y Y Y Y (not older than 1 year)
Politically Exposed Person (PEP) Status*	☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Government, senior politicians, senior Government/ judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

C. DECLARATION

I have and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform Canara Robeco Asset Management Company Limited/ Canara Robeco Mutual Fund/ Trustees for any modification to this information promptly.

I further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of information (AEOI)'.

Date : D D M M Y Y Y Y

Place :

First Applicant / Guardian

Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules ,1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit 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 folio(s) 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 for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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

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

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

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

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

SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA & CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUAL

[Please consult your professional tax advisor on for further guidance on FATCA & CRS classification]

CANARA ROBECO Mutual Fund

Name of the entity	
Type of address given at KRA	✓ Residential or Business ✓ Residential ✓ Business ✓ Registered Office
PAN	
Date of Incorporation	D D / M M / Y Y Y Y
City of Incorporation	
Country of Incorporation	

B. ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.) [Please tick (✓)]	☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 1 - 5 Lac ☐ 25 - Lacs - 1 Crore ☐ >1 Crore
	OR
Net-worth (Mandatory for Non-Individuals)	Rs. _____ as on D D M M Y Y Y Y (not older than 1 year)
Politically Exposed Person (PEP) Status*	☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Government, senior politicians, senior Government/ judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

Non-Individual Investors Involved/ providing any of the mentioned services	☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery / Casino Services ☐ Money Lending / Pawning ☐ None of the above

A FATCA & CRS INFORMATION (SELF CERTIFICATION)

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number Below.)

S No.	Country	Tax Identification Number%	Identification Type (TIN or Other, Please specify)
1.			
2.			
3.			

% In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

PART A *(to be filled by Financial Institutions or Direct Reporting NFEs)*

1.	We are a, Financial institution (Refer 1 of Part C) ☐ or Direct reporting NFE (Refer 3(vii) of Part C) ☐ *(please tick as appropriate)*	**GIIN** _____ ***Note :*** *If you do not have GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below* Name of Sponsoring Entity _____
	GIIN not available *(please tick as applicable)*	☐ **Applied for** ☐ Not obtained - Non-participating FI ☐ Not required to apply for - please specify 2 digits sub-category ☐ (Refer 1 A of Part C)

PART B *(Please fill any one as appropriate "to be filled by NFE other than Direct Reporting NFEs")*

1.	Is the Entity a *publicly traded company (that is, a company whose shares are regularly traded on an established securities market)* (Refer 2a of Part C)	Yes ☐ *(If yes, please specify any one stock exchange on which the stock is regularly traded)* Name of stock exchange _____
2.	Is the Entity a *related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)* (Refer 2b of Part C)	Yes ☐ *(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)* Name of listed company _____ Nature of relation ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an *active* NFE (Refer 2c of Part C)	Yes ☐ *(If yes, please fill UBO declaration in the next section)* Nature of Business _____ Please specify the sub-category of active NFE ☐ (Mention code - refer 2c of Part D)
4.	Is the Entity an *passive* NFE (Refer 3(ii) of Part C)	Yes ☐ Nature of Business _____

UBO Declaration

Category *(Please tick applicable category)* ☐ Unlisted Company ☐ Partnership Film ☐ Limited Liability Partnership Company

☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust

☐ Others (Please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner-documented FFI's' should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO 1	UBO 2	UBO 3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN			
Address	ZIP State : Country:	ZIP State : Country:	ZIP State : Country:
Address Type	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office
Tax ID[%]			
Tax ID Type			
City of Birth			
Country of Birth			
Occupation Type	☐ Service ☐ Business ☐ Others_____	☐ Service ☐ Business ☐ Others_____	☐ Service ☐ Business ☐ Others_____
Nationality			
Father's Name			
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Date of Birth	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Percentage of Holding (%)[$]			

* To include US, where controlling person is a US citizen or green card holder

[%] In case Tax Identification Number is not available, kindly provide functional equivalent

[$] Attach valid documentary proof like shareholding pattern duly self attested by Authorized Signatory / Company Secretary

FATCA - CRS Terms and Conditions

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 ownder information and certain certifications and doucmentation 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 for information in you have multiple relationships with *(inset 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.

If you have any questions about your tax residency, please contact your tax advisor, if any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the 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.

Certification

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Canara Robeco Asset Management Company Limited/Canara Robeco Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Name	
Designation	

Signature	Signature	Signature	**Place** _____ **Date** ____/ ____/ _____

PART D FATCA Instructions & Definitions

1. Financial Institution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository Institution : is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial Institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of –

  (i) The three financial years preceding the year in which determination is made; or

  (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity :
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

    (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange interest rate and index instruments; transferable securities; or commodity futures trading; or

    (ii) Individual and collective portfolio management; or

    (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

    Or
  - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

(iv) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(v) The period during which the entity has been in existence.

The term **"Investment Entity"** does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 – refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for *GIIN :*

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) – Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. *Publicly traded company (listed company)*

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has meaningful annual value of shares traded on the exchange)

b. *Related entity of a publicly traded company*

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. *Active NFE : (is any one of the following):*

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial years passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income
02	The NFE is a Governmental Entity, an International Organisation, a Central bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes.
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
05	The NFE was not a financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;

Code	Sub-category
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution
07	Any NFE that that fulfils all of the following requirements : • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of comer, labour organization, agricultural or horticultural organization, civil league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit or, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable comprensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation – For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely :- (I) An Investor Protection Fund referred to in clause (23EA) (II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) An Investor Protection Fund referred to in clause (23EC), Of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) Any non financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(ii) An investment entity defined in clause (b) of these instructions

(iii) A withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive Income

The term passive income includes income by way of:

(1) Dividends,
(2) Interest
(3) Income equivalent to interest
(4) Rents and royalties, other than rents and royalties derived in the active conduct of business conducted, at least in part, by employees of the NFE
(5) Annuities
(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
(7) The excess of gains over losses from transaction (including futures, forwards, options and similar transactions) in any financial assets,
(8) The excess of foreign currency gains over foreign currency losses
(9) Net income from swaps
(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settler, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of beneficial Owner(s) ('Bo'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body or individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the prostitution of senior managing official.

(A) Controlling Person Type:

Code	Sub-Category	Code	Sub-Category
01	CP of legal person-ownership	08	CP of legal arrangement-trust-other
02	CP of legal person-other mean	09	CP of legal arrangement-Other-settler equivalent
03	CP of legal person-senior managing official	10	CP of legal arrangement-Other-trustee equivalent
04	CP of legal arrangement-trust-settler	11	CP of legal arrangement-Other-protector equivalent
05	CP of legal arrangement-trust-trustee	12	CP of legal arrangement-Other-beneficiary equivalent
06	CP of legal arrangement-trust-protector	13	CP of legal arrangement-Other-other equivalent
07	CP of legal arrangement-trust-beneficiary	14	Unknown

(v) Specified U.S. person – A U.S person other than following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code

(xi) a dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, or specified insurance company

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2), Not with standing the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(Vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including national principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

Canara Robeco Asset Management Company Ltd.

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Statutory Details: Canara Robeco Mutual Fund (CRMF) has been set up as a Trust under the Indian Trusts Act, 1882. **Sponsors:** Canara Bank with Head Office at 112 J.C. Road, Bangalore; Orix Corporation Europe N. V. *(formerly known as Robeco Groep N.V.)* with Head Office at Weena 850, 3014 DA Rotterdam, The Netherlands. **Investment Manager:** Canara Robeco Asset Management Co. Ltd. (CRAMC). **Risk Factors: Mutual Funds and securities investments are subject to market risks and there can be no assurance or guarantee that the objectives of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the Schemes may go up or down depending on the factors and forces affecting the Capital markets and Money markets.** Past performance of the Sponsors/AMC/Mutual Fund do not guarantee future performance of the Schemes. **Canara Robeco Schemes are only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects or returns.** The Sponsors of the Fund are not responsible or liable for any loss or shortfall resulting from the operations of the Schemes of CRMF beyond the initial contribution of a sum of ₹ 10 lac towards the setting up of CRMF. Investors should read the Offer Document / Scheme Information Document for Scheme specific risk factors and other details before investing.

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