CANARA ROBECO
Mutual Fund

Key Information Memorandum

and Application Form - Regular Plan

CANARA ROBECO MID CAP FUND

(Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks)

Scheme Code: CANA/O/E/MIF/21/12/0023

This product is suitable for investors who are seeking*		
• Long term capital appreciation • Investments predominantly in equity and equity related instruments of mid cap companies	 Investors understand that their principal will be at Very High Risk	 Investors understand that their principal will be at Very High Risk **S&P BSE 150 Mid Cap Index TRI**

*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
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Ballard Estate, Mumbai 400 001.
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Toll Free No.: 1800 209 2726

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

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

This Key Information Memorandum (KIM) dated as on 30th October 2023.

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

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

Scheme Code: CANA/O/E/MIF/21/12/0023

Investment Strategy: The scheme being an open-ended mid cap equity scheme, it would aim to generate long-term capital appreciation through an actively managed portfolio having significant exposure in mid cap market capitalisation companies present across sectors. The scheme will intend to build a well-diversified portfolio of companies present across sectors with a long-term perspective. As per the regulatory requirement, the scheme would invest a minimum of 65% of total assets in equity & equity related instruments of mid cap companies. The remaining exposure of the total asset allocation would be based on the investment manager's views in line with asset allocation pattern of the scheme and accordingly allocated across the market capitalisation and/or debt and money market instruments. The fund may follow a bottom-up approach towards analysing and investing in individual companies and a top-down approach towards identifying and taking exposure across sectors. The investment emphasis of the scheme would be in identifying companies with strong competitive position in good business and which have quality management.

The AMC would follow an active investment style supported by in-house research. Essentially, the focus would be on fundamentally strong companies with scope for growth over time. The AMC, in selecting the scrips would focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the company and the key earning drivers. The Scheme may from time to time hold cash / cash equivalents for the purpose of derivative investments and for meeting liquidity requirements.

Monthend AUM# : ₹ 1,589.66 Crores **Monthly AVG AUM#** : ₹1,574.46 Crores

Number of Live Folios#: 141917

Comparison with Other Schemes:
For comparison with other schemes please refer page no. 17 to 19

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

Instruments	Indicative allocations (% of total assets)	
	Min	Max
Equity and Equity-related Instruments of Midcap companies* (Very High)	65	100
Equity and Equity-related Instruments of companies other than Midcap companies (Very High)	0	35
Debt and Money Market Instruments (Low to Medium)	0	35
Units issued by REITs and InvITs (Medium to High)	0	10

Benchmark Index: S&P BSE 150 Mid Cap Index TRI
Above Benchmark is First Tier Benchmark as per Para 1.9 of SEBI Master Circular for Mutual Funds dated May 19, 2023. The Trustee/AMC reserves the right to change the benchmark in future which is suitable to the investment objective of scheme and as prescribed by AMFI from time to time.

Plans/Options:

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

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

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

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

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

Minimum Balance Requirement: Minimum Balance to be maintained is 100 units or ₹ 1000/-.
Note: Provisions for minimum amount of purchase / redemptions are not applicable in case of mandatory investments by the Designated Employees of the AMC in accordance with Para 6.10 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time. For details investors are requested to refer Notice cum Addendum no. 35 dated October 29, 2021.

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

Total Recurring expenses as a percentage of daily/weekly average net assets (on annualised basis)##:
Regular Plan: 2.06% Direct Plan: 0.54%

TOP 10 EQUITY HOLDINGS#:

Name of the Instruments	% to NAV
Triparty Repo	4.75%
Polycab India Ltd.	3.93%
Sundaram Finance Ltd.	3.68%
UNO Minda Ltd.	3.30%
CRISIL Ltd.	3.22%
Abbott India Ltd.	3.13%
The Federal Bank Ltd.	3.10%
Indian Bank	3.00%
Bharat Electronics Ltd.	2.98%
Ashok Leyland Ltd.	2.94%

FUND ALLOCATION TOWARDS VARIOUS SECTORS

Sector	% to NAV
Financial Services	17.87%
Capital Goods	17.17%
Healthcare	11.59%
Automobile and Auto Components	10.52%
Chemicals	9.42%
Consumer Services	6.21%
Current Assets	4.60%
GRAND TOTAL	**100.00%**

Portfolio Turnover Ratio#: NA

Fund Managers: Mr. Ajay Khandelwal (Since 2nd December 2022)
Mr. Shridatta Bhandwaldar) (Since 2nd December 2022)

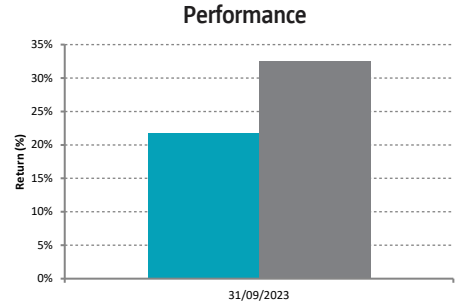
Inception Date: December 02, 2022

Performance - Regular Plan

	Scheme	Benchmark
Last 6 Months	43.55%	65.13%
Since inception	21.46%	26.85%

NAV# (Regular Plan - Growth Option) ₹11.7700

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

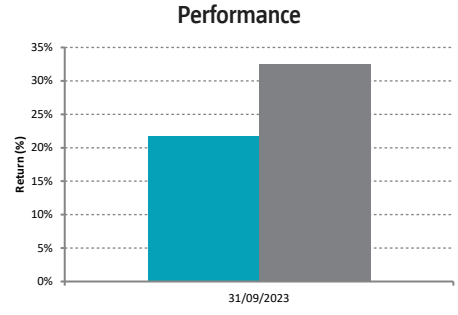


Performance - Direct Plan

	Scheme	Benchmark
Last 6 Months	45.60%	25.40%
Since inception	23.40%	7.15%

NAV# (Direct Plan - Growth Option) ₹11.9300

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



***The past performance may or may not be sustained in future.**#As on 30th September 2023. Returns have been calculated on an simple annualized basis for period less than one year and on a compounded annualized basis for period more than or equal to one year. However, the performance of the scheme would be impacted due to the expense ratio charged in the scheme. Inception Date: December 02, 2022 Different plans have a different expense structure.

#As on 30th September 2023.

Name of the Scheme

Canara Robeco Mid Cap Fund

Type of Scheme

Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks.

Category of Scheme

Mid Cap Fund

Investment Objective

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

Scheme Code

CANA/O/E/MIF/21/12/0023

Asset Allocation Pattern of the Scheme

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

Types of Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minmum	Maximum	
Equity and Equity-related Instruments of Midcap companies*	65%	100%	Very High
Equity and Equity-related Instruments of companies other than Midcap companies	0%	35%	Very High
Debt and Money Market Instruments	0%	35%	Low to Medium
Units issued by REITs and InvITs	0%	10%	Medium to High

*As defined by SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 06, 2017 and as amended from time to time, Mid Cap Companies are those companies which are ranked from 101 to 250 based on their full market capitalization.

The cumulative gross exposure in securities under the Scheme which includes equities, equity related instruments/securities, debt securities, money market instruments, REITs/InvITs and derivative positions (including fixed income derivatives), other permitted Securities /assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme, subject to SEBI Circular(s) dated August 18, 2010 and March 4, 2021.The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. Exposure by the scheme in derivative shall be in accordance with Circular No. Cir/ IMD/DF/11/2010 dated August 18, 2010 as may be amended from time to time.

Investment in Derivatives can be upto 40% of Debt & Equity component of the Scheme respectively.

Investment by the Scheme in ADRs/GDRs shall not exceed 10% of the net assets of the Scheme as on the date of such investments.

The Scheme may invest in Foreign Securities up to 10% of the net assets of the Scheme. However, investment in ADRs/GDRs would be included under the overall investment limits set for foreign securities.

The Scheme intends to invest US$ 50 million in overseas securities. The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, will not be available to the Scheme for investment in overseas securities and will be available towards the unutilized industry wide limits. Further investments in overseas securities will follow the norms for ongoing schemes.

On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of US$ 600 Million per Mutual Fund in accordance with provisions of SEBI Circular No. SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007, SEBI/IMD/CIR No. 122577/08 dated April 8, 2008 and SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021, as may be amended from time to time.

The stock lending done by the Scheme (if any) shall not exceed 20% of the net assets of the Scheme and not more than 5% of the net assets to any single approved intermediary / counterparty (i.e the limit of 5% will be at broker level) as on the date of such lending. Process for lending securities shall be in accordance with the guidelines on securities lending and borrowing and circulars issued by SEBI from time to time.

The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.

Debt exposure includes securitize debt & debt derivatives. Exposure by the Scheme in Securitised Debt shall not exceed 20% of the Debt Portfolio of the Scheme.

Investment in the units of REITs and InvITs is subject to the following:

a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and

b) A mutual fund scheme shall not invest –

   i. more than 10% of its NAV in the units of REIT and InvIT; and

   ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Pending deployment of the corpus of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines issued by SEBI from time to time. The AMC shall not charge investment management and advisory fees on such investments.

The scheme may invest in Mutual Fund units including Exchange Traded Funds without charging any fees. This investment is subject to prevailing regulatory limits of aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund.

As per the provisions of SEBI circular dated 28th December 2018 and 7th November 2019. The AMC may create segregated portfolio in case of a credit event at issuer level i.e., downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) below a specified rating level (Subject to guideline specified by SEBI which may change from time to time).

The creation of segregated portfolio shall be optional and at the discretion of Canara Robeco AMC Ltd.

Changes in Investment Pattern:

The above asset allocation pattern is not absolute and can vary depending upon the AMC's perception of the markets. The asset allocation pattern indicated above may thus be altered substantially on defensive considerations.

Subject to the SEBI Regulations, the asset allocation pattern of the schemes indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors.

It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive consideration only.

Pursuant to SEBI circular no. IIMARP/MF/CIR/01/294/98 dated February 04, 1998, and SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the tentative portfolio break-up mentioned above with minimum and maximum asset allocation can be altered for a short-term period on defensive considerations. In this event where the asset allocation falling outside the limits specified in the asset allocation table due to defensive considerations (active breaches), the Scheme will rebalance the portfolio within thirty (30) days. However, justification for the same shall be provided to the Investment Committee in writing. The Investment Committee shall then decide on the course of action.

Further pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, in the event where the asset allocation is falling outside the limits specified in the asset allocation table due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Scheme will rebalance the portfolio within thirty (30) business days. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme within the stipulated period of thirty (30) business days, justification in writing including details of efforts taken to rebalance the portfolio for the same shall be provided to the Investment Committee. The Investment Committee shall then decide on the course of action and if they so desires can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. Further, compliances relating to disclosures etc. shall be adhered in line with the said circular.

In line with abovementioned SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, AMC shall report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme:

1. AMCs shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced.

2. AMCs shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced.

AMCs shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

It may please be noted that the AMC shall adhere to all the SEBI guidelines regarding the rebalancing of the asset allocation as stipulated from time to time.

Exposure to Derivatives:

The Scheme shall follow exposure limits on Derivatives as per the exposure limits permitted under the SEBI Regulations and circulars issued from time to time and shall be within the limits prescribed by the Board of Trustees. SEBI vide its circular no. DNPD/Cir-29/2005 dated September 14, 2005, permitted mutual funds to participate in derivatives trading subject to the observance of guidelines issued by SEBI. Mutual Funds are permitted to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, the mutual funds shall be treated at par with a registered FII in respect of position limit in index futures, index options, stock options and stock futures contracts. The Mutual Fund will be considered as trading members like registered FIIs, and the schemes of Mutual Funds will be treated as clients like sub-accounts of FIIs. As a part of the fund management process, the AMC may use appropriate derivative instruments in accordance with the investment objectives of the Scheme and as per procedure prescribed under the stated circular.

Inter Scheme Transfers ("IST") of Securities:

As per the provisions of SEBI circular dated 8th October 2020, ISTs may be allowed in the following scenarios:

a) For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure:

AMC shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by Trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted:

I. Use of scheme cash & cash equivalent

II. Use of market borrowing

III. Selling of scheme securities in the market

IV. After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward ISTs of the optimal mix of low duration paper with highest quality shall be affected.

The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders. The option of market borrowing or selling of security as mentioned at point II & III above may be used in any combination and not necessarily in the above order. In case option of market borrowing and/or selling of security is not used, the reason for the same shall be recorded with evidence

b) For Duration/ Issuer/ Sector/ Group rebalancing.

I. ISTs shall be allowed only to rebalance the breach of regulatory limit.

II. ISTs can be done where any one of duration, issuer, sector and group balancing is required in both the transferor and transferee schemes. Different reasons cannot be cited for transferor and transferee schemes except in case of transferee schemes is being a Credit Risk scheme.

III. In order to guard against possible misuse of ISTs in Credit Risk scheme, Trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in process of ISTs in Credit Risk scheme, in case the security becomes default grade after the ISTs within a period of one year. Such negative impact on performance shall mirror the existing mechanism for performance incentives of the AMC.

No ISTs of a security shall be allowed, if there is negative news or rumours in the mainstream media or an alert is generated about the security, based on internal credit risk assessment in terms of clause F of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019, during the previous four months.

If security gets downgraded following ISTs, within a period of four months, Fund Manager of buying scheme has to provide detailed justification /rationale to the Trustees for buying such security.

AMC shall ensure that Compliance Officer, Chief Investment Officer and Fund Managers of transferor and transferee schemes have satisfied themselves that ISTs undertaken are in compliance with the regulatory requirements. All documentary evidence and required Template in this regard shall be maintained by the AMC for all ISTs.

Investment Strategy

The scheme being an open-ended mid cap equity scheme, it would aim to generate long-term capital appreciation through an actively managed portfolio having significant exposure in mid cap market capitalisation companies present across sectors. The scheme will intend to build a well-diversified portfolio of companies present across sectors with a long-term perspective. As per the regulatory requirement, the scheme would invest a minimum of 65% of total assets in equity & equity related instruments of mid cap companies. The remaining exposure of the total asset allocation would be based on the investment manager's views in line with asset allocation pattern of the scheme and accordingly allocated across the market capitalisation and/or debt and money market instruments. The fund may follow a bottom-up approach towards analysing and investing in individual companies and a top-down approach towards identifying and taking exposure across sectors. The investment emphasis of the scheme would be in identifying companies with strong competitive position in good business and which have quality management.

The AMC would follow an active investment style supported by in-house research. Essentially, the focus would be on fundamentally strong companies with scope for growth over time. The AMC, in selecting the scrips would focus on the fundamentals of the business, the industry structure, the quality of management sensitivity to economic factors, the financial strength of the company and the key earning drivers. The Scheme may from time to time hold cash / cash equivalents for the purpose of derivative investments and for meeting liquidity requirements.

Investment Pattern and Changes

Please refer the section on Asset Allocation Pattern of the Scheme.

The term Investment pattern is defined as the tentative portfolio break-up of Equity, Debt, Money Market Instruments, other permitted securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

Under normal circumstances, the investment pattern outlined in section on Asset Allocation Pattern of the scheme shall always prevail. However, it is to be noted that the investment pattern mentioned above is only indicative and may be changed by the Investment Manager for defensive considerations subject to portfolio rebalancing clause and in accordance with change in Regulations from time to time, under the following circumstances:

I. During extreme volatility / ill-liquidity in the capital market/securities market.

2. In case of natural calamity, strikes, riots, bandhs etc., affecting the valuation of security.

3. Declaration of war or occurrence of insurgency, or any other serious or sustained financial, political, or industrial emergency or disturbance, resulting in liquidity crunch.

4. During the time, the Fund receives bulk repurchase and/or bulk investment.

A review will be made as and when such variation takes place, and, if the variation is beyond 10%, the reasons thereof will be recorded. The variation from the stated asset allocation will be constantly monitored and such variation will be brought down to the specified asset allocation levels as soon as normalcy is restored. A report of such variations will be made to the Board of the AMC and the Trustees on a regular basis.

Procedure followed for investment decisions

The Fund Manager of the Scheme is responsible for making buy / sell decisions for the Scheme's portfolio and seeks to develop a well-diversified portfolio taking into account the asset allocation patterns of other schemes along with risks that are associated with such investments. The investment decisions are made on an ongoing basis keeping in view the market conditions and other regulatory aspects.

The AMC has constituted an Investment Committee, currently comprising of the CEO, COO, Head of Risk Management, Head of Equities and Head of Fixed Income that meets at periodic intervals. The Investment Committee's role is to formulate broad investment strategies for the Scheme, review the performance of the Scheme and the general market outlook.

The Fund Manager is responsible for facilitating investment debate and a robust investment culture. The investment team would hold ongoing meetings as well as additional ad-hoc meetings as needed, to explore the investment thesis.

It is the responsibility of the AMC to seek to ensure that the investments are made as per the Regulatory guidelines, the investment objective of the Scheme and in the interest of the Unit holders of the Scheme.

The AMC will keep a record of all investment decisions in accordance with the guidelines issued by SEBI.

The AMC and Trustees will review the performance of the scheme in their Board meetings. The performance would be compared with the performance of the benchmark index and with peer group in the industry.

Risk Mitigation

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in portfolio construction process. Stock specific risk will be minimized by investing only in those companies that have been thoroughly analyzed by the AMC.

Through adequate diversification of the portfolio, the AMC tries to reduce the risk. Diversification will also be achieved by spreading the investments over a diverse range of industries / sectors. The Scheme generally does not intend investing in illiquid and unlisted equity related securities. However, if the case merits, the Scheme may invest in such securities adhering to prudential norms on a case to case basis. The investments may be made in primary as well as secondary markets and the portfolio will be adequately diversified.

The Scheme being open ended, some portion of the portfolio may be invested in Money Market Instruments so as to meet the normal repurchase requirements. The remaining investment will be made in securities which are either expected to be reasonably liquid or of varying maturity. However, the NAV of the Scheme may be affected, if the securities invested in are rendered illiquid after investment.

In addition, the Investment Manager will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The Investment Manager would use this analysis to assess the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Scheme may use derivatives instruments like Stock/ Index Futures or Options, Interest Rate Futures, Interest Rate Swaps, Forward Rate Agreements, or such other derivative instruments as may be introduced from time to time for the purpose of hedging or portfolio balancing or any other purpose as allowed under the regulations, within the permissible limit of the portfolio, which may be increased as permitted under the Regulations and guidelines from time to time.

Liquidity, ex-ante tracking error, VaR and Limits on sectoral and scrip exposures will be monitored on an ongoing basis to ensure that they are all within the defined regulatory/internal limits. Monthly scenario analysis will be done on the portfolio and results shall be shared with the investment team for them to take suitable action, if deemed necessary. In addition, the scheme's performance vis-a-vis the benchmark will also be reviewed by the investment committee.

As a prudent measure, the AMC has broad internal investment norms and investments made through the scheme would be in accordance with the investment objectives of the schemes and provisions of SEBI Regulations

Portfolio Turnover Policy:

Purchase and Sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges etc. The portfolio turnover is essential to regularly explore trading opportunities to optimize returns for the Scheme and enable portfolio restructuring when required.

The Scheme will manage its portfolio taking into account the associated risks (such as interest / liquidity / redemption etc.) perceived / expected, so as to mitigate the risks by using adequate risk management techniques. The portfolio turnover policy will be aimed at enhancing the returns/growth.

The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy. Therefore, the Scheme has no specific target relating to portfolio turnover.

Pursuant to Schedule IX read with Regulation 50 of the SEBI (Mutual Funds) Regulations, 1996, the cost of investments acquired or purchased shall include all such costs incurred for effecting the transaction while the sale proceeds of investment sold or redeemed shall be net of all such costs incurred for effecting the sale transactions and shall form part of the purchase or the sale value of investments

Underwriting:

The scheme will not accept underwriting and sub underwriting obligations.

Stock/Securities Lending by the Fund:

The Fund may in future carry out stock/securities lending activity under any of its Schemes, in order to augment its income. Stock/securities lending may involve the risk of default such as loss, bankruptcy etc. on the part of the borrower. However, this is unlikely to happen if the stock/securities lending is carried out for stocks/securities which are in dematerialized form and through an authorized stock/securities lending Scheme which is subject to appropriate regulation. Any stock/securities lending done by the Scheme shall be in accordance with any regulations or guidelines regarding the same. The policy to be followed for stock/securities lending shall be approved by the Board of Directors of the Investment Manager as well as by the Board of Trustees.

Hedging and Derivatives:

The scheme intends to use derivatives as may be permitted under the Regulations from time to time. The same shall be within the permissible limit prescribed by SEBI (Mutual Fund) Regulations from time to time.

As a part of the fund management process, the AMC may use appropriate derivative instruments in accordance with the investment objectives of the Scheme and in accordance with SEBI Regulations as may be applicable from time to time.

SEBI has also vide circular DNPD/Cir-29/2005 dated 14th September 2005 permitted Mutual Funds to participate in the derivatives market at par with Foreign Institutional Investors (FII). Accordingly, Mutual Funds shall be treated at par with a registered FII in respect of position limits in index futures, index options, stock options and stock futures contracts. The Fund shall comply with the guidelines issued by SEBI and amendments thereof issued from time to time in derivative trading.

Risk Profile of the scheme

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

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

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

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

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

VI. The name of the Scheme does not in any manner indicate either the quality of the Scheme, its future prospects or returns.

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

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

Scheme Specific Risk Factors:

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

I. Risks associated with investment in Equity and Equity related instruments

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

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

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

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

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

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

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

II. Risks associated with investments in Fixed Income Securities

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

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

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

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

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

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

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

III. Risk associated with investing in Derivatives

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

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

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

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

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

Trading in derivatives has the following risks:

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

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

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

d) Particular Risks of Exchange Traded Derivative Transactions

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

e) Stock Market Fluctuations

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

f) Income Distribution cum Capital Withdrawal

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

g) Warrants

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

h) Futures and Options

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

i) Listing

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

IV. Risks Associated with investing in Money Market Instruments

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's inability to meet interest and principal payments.
- Money market instruments may also be subject to price volatility due to factors such as changes in interest rates, the general level of market liquidity and market perception of creditworthiness of the issuer of such instruments.
- The NAV of the Units, to the extent that the corpus of the Scheme is invested in money market instruments, will be affected by changes in the level of interest rates. When interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline.

V. Risk associated with Securities Lending

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

VI. Risk Factors Associated with Investments in REITs and InvITs

- **Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or payout of Income Distribution cum Capital Withdrawal, 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.

VII. Risk associated with Investing in Foreign Securities:

For investments in American Depository Receipts (ADRS) / Global Depository Receipts (GDRs) and such other offshore investments (as and when permitted), the market values of which depend generally on factors such as multi-currency, multi-market situations, political / economic factors and international regulations.

Currency Risk: Investment in other currencies involves currency risks. The Scheme's exposure in foreign securities, income distributions etc. may be adversely affected due to change in the exchange rates of such foreign currencies in relation to Indian Rupee.

Interest Rate Risk: The pace and movement of interest rate cycles of various countries can differ significantly leading to an exposure to their interest rates.

Credit Risk: Though the investments in overseas securities are subject to credit risks, this is substantially reduced as investments are made only in rated securities as stipulated under the regulations.

VIII. Risk associated with investing in Securitized Debt

The Scheme may invest in domestic securitized debt such as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are securitized debts where the underlying assets are receivables arising from various loans including automobile loans, personal loans, loans against consumer durables, etc. MBS are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties.

At present in Indian market, following types of loans are securitized:

1. Auto Loans (cars / commercial vehicles / two wheelers)
2. Residential Mortgages or Housing Loans
3. Consumer Durable Loans
4. Personal Loans
5. Corporate Loans

In terms of specific risks attached to securitization, each asset class would have different underlying risks. Residential Mortgages generally have lower default rates than other asset classes, but repossession becomes difficult. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Asset classes like personal loans, credit card receivables are unsecured and in an economic downturn may witness higher default. A corporate loan / receivable, depend upon the nature of the underlying security for the loan or the nature of the receivable and the risks correspondingly fluctuate.

The rating agencies define margins, over collateralization and guarantees to bring risk in line with similar AAA rated securities. The factors typically analyzed for any pool are as follows.

a) **Assets securitized and Size of the loan:** This indicates the kind of assets financed with the loan and the average ticket size of the loan. A very low ticket size might mean more costs in originating and servicing of the assets.

b) **Diversification:** Diversification across geographical boundaries and ticket sizes might result in lower delinquency.

c) **Loan to Value Ratio:** Indicates how much % value of the asset is financed by borrower's own equity. The lower this value the better it is. This suggests that where the borrowers own contribution of the asset cost is high; the chances f default are lower.

d) **Average seasoning of the pool:** This indicates whether borrowers have already displayed repayment discipline. The higher the number, the more superior it is.

The other main risks pertaining to Securitised debt are as follows:

1. **Prepayment Risk:** This arises when the borrower pays off the loan sooner than expected. When interest rates decline, borrowers tend to pay off high interest loans with money borrowed at a lower interest rate, which shortens the average maturity of ABSs. However, there is some prepayment risk even if interest rates rise, such as when an owner pays off a mortgage when the house is sold or an auto loan is paid off when the car is sold.
2. **Reinvestment Risk:** Since prepayment risk increases when interest rates decline, this also introduces reinvestment risk, which is the risk that the principal can only be reinvested at a lower rate.
3. **Risks associated with Short Selling:** Purchasing a security entails the risk of the security price going down. Short selling of securities (i.e., sale of securities without owning them) entails the risk of the security price going up there by decreasing the profitability of the short position. Short selling is subject to risks related to fluctuations in market price, and settlement/liquidity risks. If required by the Regulations, short selling may entail margin money to be deposited with the clearing house and daily mark to market of the prices and margins. This may impact fund pricing and may induce liquidity risks if the fund is not able to provide adequate margins to the clearing house. Failure to meet margin requirements may result in penalties being.

IX. Risk factors associated with investing in Tri Party Repo through CCIL (TREPS):

All the market repo and Tri-party repo are settled through Clearing Corporation of India Limited (CCIL). CCIL acts as a Central Counterparty (CCP) to all trades received for settlement.

Risk of exposure in the TREPS, Repos & Reverse Repos in Government Securities/Treasury Bills emanates mainly on two counts –

a. Risk of failure by a lender to make funds available or by a borrower to provide adequate collateral security to accept the fund at the first leg of borrowing and lending under Tri-party Repo transaction or Repo transactions in Government Securities / treasury Bills.

b. Risk of default by a borrower in repayment.

X. Risk factors associated with Creation of Segregated Portfolio

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

XI. Other Risks

a) Stock Market Fluctuations

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

b) Income Distribution cum Capital Withdrawal

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

c) Warrants

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

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

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

Plans and Options

Regular Plan-

a) Growth

(b) Income Distribution cum Capital Withdrawal Option

- Reinvestment of Income Distribution cum Capital Withdrawal Option
- Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan –

a) Growth

(b) Income Distribution cum Capital Withdrawal Option

- Reinvestment of Income Distribution cum Capital Withdrawal Option
- Payout of Income Distribution cum Capital Withdrawal Option

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

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

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

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

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

In case of valid applications received without indicating any choice of option under Income Distribution cum Capital Withdrawal Option, it will be considered as Reinvestment of Income Distribution cum Capital Withdrawal Option and processed accordingly.

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

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

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

The financial transactions of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently, if received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future instalments/investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

Growth Option

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

Payout of Income Distribution cum Capital Withdrawal Option

Income Distribution cum Capital Withdrawal (IDCW), if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the notified record date. The Trustees / AMC reserves the rights to change the record date from time to time. However, it must be distinctly understood that the actual declaration of IDCW and the frequency thereof will inter-alia, depend on the availability of distributable profits as computed in accordance with SEBI (MF) Regulations. The decision of the Trustees in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate of IDCW nor will that IDCW be paid regularly. In order to be a Unit holder, an investor has to be allotted Unit against receipt of clear funds by the Scheme. On payment of IDCW, the NAV will stand reduced by the amount of IDCW and tax (if applicable) paid.

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

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

On reinvestment of Income Distribution cum Capital Withdrawal, the number of units to the credit of unit holder will increase to the extent of the IDCW reinvested by the first 'Ex-income Distribution NAV' on the day of reinvestment as explained above.

Income Distribution cum Capital Withdrawal (IDCW) Policy

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

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

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

If there is no distributable surplus or surplus amount is too small for distribution, in the opinion of the Trustees, the Dividend (IDCW) declaration may not take place. The Scheme is not assuring or guaranteeing any IDCW or returns.

IDCW, if declared, shall be dispatched to the unitholders within 15 days from the record date.

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

Pursuant to payment of IDCW, the NAV of the Income Distribution cum Capital Withdrawal Option of the scheme would fall to the extent of payout and statutory levy (if applicable). In the event of failure to dispatch dividend payments within the stipulated time period in terms of Regulation 53(a) of MF Regulations, it is clarified that the interest (currently @ 15% p.a.) for the delayed payment of dividend (IDCW) shall be paid. Interest for the delayed payment of dividend (IDCW) shall be calculated from the record date.

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

1. Quantum of IDCW and the record date will be fixed by the Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus.
2. Within one calendar day of decision by the Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of unit holders for receiving IDCW. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier.
4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
5. The NAV will be adjusted to the extent of IDCW 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 IDCW declaration in any manner whatsoever will be issued by Mutual Fund.

Reinvestment of Income Distribution cum Capital Withdrawal Option:

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

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

Threshold Limit for 'Payout of Income Distribution cum Capital Withdrawal Option':

If the IDCW amount payable to the unit holders under the 'Payout of Income Distribution cum Capital Withdrawal Option'under a folio is less than or equal to Rs. 250/- and where complete bank account details are not provided by the unitholders, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an account statement will be sent to the investors at their Registered Address. The IDCW 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 IDCW so reinvested. The IDCW so reinvested shall constitute a constructive payment of IDCW to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.

Investment of unclaimed redemption and IDCW 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 IDCW amounts", the new plan viz. Canara Robeco Liquid Fund – Unclaimed Redemption & IDCW Plan – Direct Growth Option has been introduced with the limited purpose of deploying the unclaimed redemption and IDCW amounts of the schemes of the Canara Robeco Mutual Fund ("CRMF").

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

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

NAV Disclosure/ Portfolio Disclosure

NAV Disclosure

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

The AMC will calculate the NAV of the Scheme on every business day. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. In case of any delay, the reason for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest investor service center.

Portfolio Disclosure

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

In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail both the monthly and half-yearly statement of Scheme portfolio in which unitholders are invested within 10 days from the close of each month/ half-year respectively.

Further, the Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of the Scheme portfolio on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com).

Unit holders may request for a physical or electronic copy of the scheme portfolio through SMS, telephone, email, written request (letter) or by choosing the relevant option under the scheme application form (applicable for new subscribers). A physical copy of the said statement shall be provided free of cost to the Unitholders on specific request.

Listing

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

Applicable NAV

A. Applicable NAV for Purchases/Switch-ins

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

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

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

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

For Switch-ins of any amount:

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

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

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

B. Applicable NAV for redemptions including switch - outs

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

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

Minimum Application Amount

Minimum Investment:

Lump sum: Rs. 5,000 and multiples of Re.1 thereafter.

Subsequent purchases: Rs. 1000 and multiples of Re. 1 thereafter

SIP:

For Any date/monthly frequency – Rs 1000 and in multiples of Re 1 thereafter

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

STP:

For Daily/Weekly/Monthly frequency – Rs 1000 and in multiples of Re 1 thereafter

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

SWP:

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

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

Auto Switch:

During the NFO period, the investors can avail the Auto Switch Facility to switch units from the debt schemes of Canara Robeco Mutual Fund at the specified date in the Scheme which will be processed on the last date of the NFO. The provisions of minimum investment amount, applicable NAV and cut-off timing shall also be applicable to the Auto Switch facility. However, CRAMC reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time.

Minimum redemption Amount :

₹ 1,000/- and in multiples of Re 1 thereafter or a minimum of 100 Units or the account balance, whichever is lower.

Minimum Balance Requirement

Minimum Balance to be maintained is 100 units or Rs. 1000/-.

Benchmark Index

S&P BSE 150 Mid Cap Index TRI

Above Benchmark is First Tier Benchmark as per SEBI circular dated October 27, 2021. The Trustee/AMC reserves the right to change the benchmark in future which is suitable to the investment objective of scheme and as prescribed by AMFI from time to time.

Allotment

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

Subject to the receipt of the specified minimum subscription amount, an applicant, whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialized form and the AMC shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

Allotment Confirmation / Consolidated Account Statement (CAS):

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

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

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

I. Investors who do not hold DEMAT Account

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

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

II. Investors who hold DEMAT Account

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

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

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

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

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

Half Yearly Consolidated Account Statement:

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

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

Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third-party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.

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

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

Dematerialization / Rematerialization of Units:

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

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

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

Default Option:

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

Name of the Fund Manager

Mr. Ajay Khandelwal and Mr. Shridatta Bhandwaldar are the Fund Managers for Canara Robeco Mid Cap Fund.

Name of the Trust

Canara Robeco Mutual Fund

Performance of the Scheme

Canara Robeco Mid Cap Fund is a new Scheme and hence, there is no performance track record.

Expenses of the Scheme

(i) Load Structure

Entry Load: N.A.

Exit Load:

1% - if redeemed/switched out within 365 days from the date of allotment.

Nil - if redeemed/switched out after 365 days from the date of allotment.

(ii) Annual Scheme Recurring Expenses

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

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

Regular Plan*	
Particulars	**% of Net Assets**
Investment Management & Advisory Fee	Up to 2.25%**
Trustee Fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expenses including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend (IDCW) / redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 0.02% p.a.)	
Brokerage & transaction cost	
GST on expenses other than investment and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER)permissible under Regulation 52 (6)	Up to 2.25%**
Additional expenses under Regulation 52 (6A) (c)	Up to 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Up to 0.30%

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

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

** Excluding GST

The expenses towards Investment Management and Advisory Fees under Regulation 52(2) and the various sub-heads of recurring expenses mentioned under Regulation 52(4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) shall also be incurred towards the same expense heads. However, as per SEBI circular dated 2nd February, 2018 in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

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

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

(i) On the first Rs. 500 crore of the daily net assets - 2.25%;

(ii) On the next Rs. 250 crore of the daily net assets – 2.00%;

(iii) On the next Rs. 1,250 crore of the daily net assets - 1.75%;

(iv) On the next Rs. 3,000 crore of the daily net assets – 1.60%;

(v) On the next Rs. 5,000 crore of the daily net assets – 1.50%;

(vi) On the next Rs. 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5, 000 crores of daily net assets or part thereof.

(vii) On the balance of the assets - 1.05%;

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

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

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

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

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

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

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

As per Para 10.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, additional TER can be charged based on inflows only from retail investors from B30 cities. It will be based on inflows from retail investors (inflows of amount up to Rs. 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor") from B 30 cities, keeping all other conditions of SEBI Circular(s) on charging of additional TER of 30 bps unchanged. Thus, inflows from corporates and institutions from B30 cities henceforth will not be considered for computing the inflows from B 30 cities for the purpose of additional TER of 30 basis points.

The additional commission for B 30 cities shall be paid as trail only.

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

An illustration:

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year (Rs.)	10000	10000
Returns before Expenses (@ 15% p.a.) (Rs.)	1,500	1,500
Expenses other than Distribution Expenses (Rs.)	150	150
Distribution Expenses (Rs.)	50	-
Returns after Expenses at the end of the Year (Rs.)	1,300	1350
% Returns on Investment (Post Expenses) (In %)	13%	13.5%

Notes:

1. The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
2. It is assumed that the expenses charged are evenly distributed throughout the year.
3. The expenses of the Direct Plan of the Scheme will be lower to the extent of the distribution expenses/commission
4. Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications.

Goods and Services Tax (GST):

GST shall be charged as follows:

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

The Fund will update the current expense ratios on its website (www.canararobeco.com) at least three working days prior to the effective date of the change. Additionally, the AMC will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com).

Provided that any increase or decrease in TER in a mutual fund scheme due to change in AUM and any decrease in TER in a mutual fund scheme due to various other regulatory requirements would not require issuance of any prior notice to the investors.

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

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

NOTE:

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

Investor Education and Awareness initiatives:

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

Waiver of Load for Direct Applications

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

Tax treatment for the Investors (Unit holders)

Particulars		
	Resident	Non-Resident
Tax on Dividend	Taxed in the hands of unitholders at applicable slab rate under the provisions of the Income-tax Act, 1961 (Act)	Taxed in the hands of unitholders at the rate of 20% u/s 115A of the Act. (plus applicable surcharge and cess)
Long Term Capital Gains: (Held for a period of more than 12 Months)	10% (plus applicable surcharge and cess) without indexation(Refer Note 5)	10% (plus applicable surcharge and cess) without indexation (Refer Note 5)
Short Term Capital Gains: (Held for a period of 12 months or less)	15% (plus applicable surcharge and cess)	15% (plus applicable surcharge and cess)

Notes –

1. Canara Robeco Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the provisions of Section 10(23D) of the Act.
2. Surcharge at the following rate to be levied in case of individual /HUF / non-corporate non-firm unit holders for equity oriented mutual fund:

Income	Individual/HUF/Non-Corporate non-firm unit holders*
₹ 50 lacs to 1 crore (including income under section 111A and 112A of the Act)	10%
Above ₹ 1 crore upto ₹ 2 crores (including income under section 111A and 112A of the Act)	15%
Above ₹ 2 crores up to ₹ 5 crores (excluding income under section 111A and 112A of the Act)	25%
Above ₹ 5 crores (excluding income under section 111A and 112A of the Act)	37%*

*As per the Finance Act 2020, the surcharge rate in case of capital gains arising on sale of equity shares, units of equity oriented mutual funds, etc. taxed under section 111A or section 112A or income by way of dividend in case of individual, HUF, AOP, BOI, AJP (both for resident and non-resident in India).

3. Surcharge rates for Companies/ firm

Total Income	Rate of Surcharge for Domestic Companies	Rate of Surcharge for Foreign Companies
Above ₹ 1 crore up to ₹ 10 crores	7%	2%
Above ₹ 10 crores	12%	5%

*Surcharge rate shall be 10% in case resident companies opting taxation under section 115BAA and section 115BAB of the Act on any income earned. In case of firm with total income exceeding Rs 1 crore, surcharge rate shall be 12%.

4. Health and Education cess @ 4% on aggregate of base tax and surcharge.
5. With effect from 1 April 2018, as per section 112A of the Act, long-term capital gains, exceeding INR 100,000, arising from transfer of equity oriented mutual funds, shall be chargeable at the rate of 10% (plus applicable surcharge and cess).
6. The Scheme will attract securities transaction tax (STT) at 0.001% on the redemption value.
7. Withholding of Taxation by Mutual Fund will as per applicable withholding tax rate.

For further details on taxation please refer to the clause on Taxation in the SAI.

Daily Net Asset Value (NAV) Publication:

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

The AMC will calculate the NAV of the Scheme on every business day. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. In case of any delay, the reason for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest investor service center.

Transaction Charges

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

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

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

For Investor Grievances please contact:

KFin Technologies Limited
Selenium Tower B, Plot Nos. 31 & 32 | Financial District
Nanakramguda |Serilingampally Mandal | Hyderabad - 500032 | India

Unit holders' Information

Accounts Statements:

An applicant in the scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form. The AMC shall issue a statement of accounts specifying the number of units allotted to the applicant as soon as possible but not later than five working days from the date of receipt of the application. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

Consolidated Account Statement (CAS):

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

Investors who do not hold DEMAT Account

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

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

Investors who hold DEMAT Account

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

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

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

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

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

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

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

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

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

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

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

h. Account Statement will be issued on allotment.

i. The Units are transferrable in compliance with Regulation 37 of SEBI (MFs) Regulations, 1996.

Annual Account Statement:

TThe Mutual Funds shall provide the Account Statement to the unit holders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.

The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

Half Yearly Consolidated Account Statement:

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

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

Unit holders who receive account statements by e-mail may download the documents after receiving e-mail from the Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Fund to enable the Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided. As per AMFI Circular No. 135/BP/97/2021-22, if email ID and Contact number of Primary Unit Holder is not available then email ID and Mobile number of family member can be provided.

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

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

Monthly Portfolio:

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

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

Half yearly Disclosures: Financial Results / Portfolio Disclosure:

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

Portfolio:

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

Annual Report

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

Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund (www.canararobeco.com) and on the website of AMFI (www.amfiindia.com). Physical copies of Full annual report / abridged summary thereof shall also be available for inspection at all times at the registered office of the Canara Robeco Asset Management Company Ltd. Unit holders may request for a physical or electronic copy of the said report through SMS, telephone, email, written request (letter) or by choosing the relevant option under the scheme application forms (applicable for new subscribers). Such copies shall be provided free of cost to the Unitholders on specific request.

Stamp Duty

Pursuant to SEBI letter no. SEBI/IMD/DF2/OW/P/2020/11099/1 dated 29th June 2020 and various notifications issued by Department of Revenue, Ministry of Finance, Government of India on the Finance Act, 2019, the following points shall be applicable with effect from July 1, 2020:

1. A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund Purchase transactions including, Switch-in, SIP transactions and STP-in transactions in the units of Canara Robeco Mutual Fund, Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment) to the unit holders would be reduced to that extent.
2. The stamp duty so collected on behalf of the investors, by KFinTech (RTA), Depositories, Clearing Corporation, Stock Exchanges (for demat transactions) as the case may be, would be remitted to the state government or any other prescribed authorities, from time to time.
3. The stamp duty deducted from the unit holders will be reflected in the statement of account issued thereafter.
4. Redemption of investments will not attract any stamp duty.

Duty is imposed on the value of units excluding other charges like service charge, AMC fee, GST, etc.

Who can invest:

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

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

- Adult Individual(s) and also minor(s) through their parent/legal guardian. (Application of minors jointly with adults not allowed). Investment in units of CRMF in the name of minor through guardian will be subject to Para 17.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023. Kindly refer SAI for the detailed process.
- Adult Individual(s) jointly not exceeding three, on first holder or survivor/s basis.
- Hindu Undivided Family (HUF)
- Partnership Firms
- A Company as defined in the Companies Act, 1956/Companies Act, 2013, 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
- Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws.
- Banks and Financial Institutions
- Pension Funds/Pension Fund Managers
- Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) on repatriation / non-repatriation basis
- Army, Air Force, Navy and other para-military units and bodies created by such institutions. Scientific and Industrial Research Organizations
- Multilateral Funding Agencies / Body Corporates incorporated outside India with the permission of Government of India / Reserve Bank of India
- Other Schemes of the Fund subject to the conditions and limits prescribed under SEBI Regulations
- Any other category of investors that may be permitted by the Trustees as per the Indian Laws in future.
- NRIs and PIOs

Notes:

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

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

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

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

b) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.

c) The Mutual Fund/AMC has a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.

Who cannot invest

The following persons are not eligible to invest in the Scheme:

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

Special Products/Facilities

I. Systematic Investment Plan (SIP)

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

The features of Systematic Investment Plan are as under:

Any Date/Monthly SIP Minimum amount per SIP	₹ 1,000.00 and multiple of ₹ 1.00 thereafter
Quarterly SIP Minimum amount per SIP installment	₹ 2000.00 and multiple of ₹ 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	**For Any Date SIP** Investors can choose any date, between 1st to 28th of the month, of their preference as SIP Debit Date. In case no date is mentioned, the default date considered will be 15th. In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day. **For Monthly and Quarterly frequency -** 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 / ECS/Auto Debit Facility will be effected on the next business day).
Applicable NAV and Cut-off time	Kindly refer to the section "Applicable NAV" on page no. 15
Notice Period	Investors are given option to discontinue SIP by giving 15 days' notice prior to the due date of the next instalment.

A. SIP Top-up Facility

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

The silent features of the said facility are as follows:

1. SIP Top- UP facility is applicable to an Investor who is enrolling for a new SIP.
2. Minimum Top – up Amount for the said facility will be Rs. 500/- & in multiples thereof. In case the Top –Up amount is not mentioned but the upper limit is included in the application/mandate form, the default top –up amount will be Rs. 500/-.
3. Frequency for the Top up facility:

a) The said facility is available only for the SIP facility having frequency of Monthly and Quarterly.

b) The investor can choose a frequency for the Top Up depending on the SIP frequency being opted. In case of a Monthly SIP, the investor can choose either a 'Half-yearly' or 'Annual' based Top-up frequency; while in case of a Quarterly SIP; the available Top-up frequency will only be 'Annual' based.

c) In case SIP Top-Up frequency is not mentioned, the default frequency will be considered as 'Annual' for both monthly and Quarterly SIP.

4. The facility is available only for the investors who submit "One Time Mandate Form" i.e. NACH/ECS/Direct Debit Form mentioning the Maximum Amount. This will allow an investor to limit the total investment to a maximum amount as decided by the investor while filling up the Mandate Form.
5. Once the SIP Top-Up upper limit is reached, the Top – Up will be discontinued. However, the SIP will continue at the upper limit for the remaining SIP enrolment period. For further clarification, please refer the illustrations as mentioned below.

6. The initial investment under the SIP Top- UP will be subject to minimum SIP investment requirement, as applicable to the eligible schemes from time to time.
7. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top-up option.
8. SIP Top-up facility shall be available for SIP Investments through ECS (Debit Clearing) / Direct debit facility / NACH facility only.
9. For further details and Forms, investors are requested to refer our website (www.canararobeco.com) or visit nearest sales office of AMC/Investor's Service Center of Registrar viz. KFin Technologies 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 installment (₹)	SIP Top Up Amount (₹)	Total Amount of SIP (₹)
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 installment (₹)	SIP Top-up Amount (₹)	Total Amount of SIP (₹)
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 Trustees / AMC reserves the right to change / modify the provisions mentioned above at a later date.

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

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

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

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

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

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

D. Pause facility under Systematic Investment Plan (SIP)

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

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

1. Following SIPs shall be eligible for Pause facility:
   - Online SIP's (ISIP from website and Kfinkart)
   - Offline SIPs registered through NACH, Direct Debit & Auto Debit
   - SIP frequency with Monthly frequency options only
2. Any SIP registered through Channel Partners, MF Utility and Exchange platforms shall not be eligible with pause facility.
3. The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.
4. Pause request under SIP can be for minimum of 1 installment and for maximum of 6 installments.
5. Investor can opt for Pause facility twice during the tenure of a particular SIP.
6. The request for SIP Pause should be submitted at least 10 days prior to the subsequent SIP date.
7. SIP pause facility would be available for SIP opted by the investors, only under Monthly frequency.

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

II. Systematic Transfer Plan (STP):

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

The features of Systematic Transfer Plan are as under:

Daily STP Minimum amount per STP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter per day for a minimum of one month.
Weekly STP Minimum amount per STP installment	Rs. 1,000.00 and multiple of Re. 1.00 thereafter
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
Minimum No. of STP installments: For Daily Frequency For Weekly Frequency For both Monthly & Quarterly STP	Twenty-five installments Six installments Six installments
Maximum No. of STP installments: For Daily Frequency For Weekly Frequency For both Monthly & Quarterly STP	No Limit No Limit No Limit
Periodicity	Daily/ Weekly/ Monthly/ Quarterly
The facility can be exercised on	**Daily:** On all Business Days. In case the chosen date falls on a Non-Business Day, then the STP will be processed on the immediate next Business Day. **Weekly:** Transfers will happen only on Mondays by default. In case, Monday being a non-business day, next business day will be considered for Transfer. **Monthly/ Quarterly:** 01st or 5th or 15th or 20th or 25th of every month / quarter. (In case, the date fixed happens to be a holiday / non-business day, the cheques shall be deposited / Auto Debit/Credit Facility will be affected on the next business day.) Kindly refer to the section "Applicable NAV" on page no. 15
Applicable NAV and Cut-off time	
Notice Period	Investors are given option to discontinue STP by giving 15 days' notice prior to the due date of the next instalment.

III. Systematic Withdrawal Plan (SWP):

Investors can use the SWP facility for regular inflows. Withdrawals can be made by informing the AMC or Registrar of the specified withdrawal dates and minimum amount as per the table below. The amount will be converted into units at the applicable repurchase price on that date and will be subtracted from the units with the unit holder. The AMC may close a unit holder's account if the balance falls below the specified minimum amount for the scheme. Unit holders may change the amount 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	₹ 1,000.00 and multiple of ₹ 1.00 thereafter
Quarterly SWP Minimum amount per SWP installment	₹ 2,000.00 and multiple of ₹ 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	Kindly refer to the section "Applicable NAV" on page no. 15
Notice Period	Investors are given option to discontinue SWP by giving 15 days' notice prior to the due date of the next instalment.

IV. SWITCHING OPTIONS

(a) During the NFO period, the investors can avail the Auto Switch Facility to switch units from the debt schemes of Canara Robeco Mutual Fund at the specified date in the Scheme which will be processed on the last date of the NFO. The provisions of minimum investment amount, applicable NAV and cut-off timing shall also be applicable to the Auto Switch facility. However, CRAMC reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time.

(b) Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to another scheme(s) established by the Mutual Fund, or within the Scheme from one plan / option to another plan / option (subject to completion of lock-in period, if any) which is available for investment at that time. This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) / option(s) of the Mutual Fund in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Scheme / Plan and a reinvestment of the Redemption proceeds in the other scheme / plan and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the other scheme (e.g. as to the minimum number of Units that may be redeemed or issued, Exit etc). The price at which the Units will be switched out of the Scheme(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.

V. Transactions through Stock Exchange Platform for Mutual Funds:

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

1. Mutual Fund Distributor registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognized stock exchange will be eligible to use NMF-II platform of National Stock Exchange of India Ltd. ('NSE') to purchase and redeem units of schemes of the Fund directly from CRMF in physical (non-demat) mode and/or demat (electronic) mode.
2. MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor's account. In the same manner, units shall be credited and debited directly from the demat account of investors.
3. Non-demat transactions are also permitted through stock exchange platform.
4. The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time.

B. Transaction through BSE StAR MF platform of Bombay Stock Exchange Limited ("BSE")

I. In addition to the existing modes for transactions in the units of the Regular Plan of the scheme, investors can also transact through BSE StAR MF platform of Bombay Stock Exchange Limited ("BSE").

The Salient features of the new facility are as follows:

1. Transaction for this purpose shall include purchase (including registration of SIP), redemption and switch facility.
2. The facility for purchase / redemption of units on BSE StAR MF will be available on all business days between 9.00 a.m.to 3.00 p.m. or such other time as may be decided from time to time.
3. Official Point of Acceptance

a. All trading members of BSE who are registered with Association of Mutual Funds in India (AMFI) as Mutual Fund Advisors and empaneled with CRMF shall be eligible to offer purchase and redemption of units to the investors of the scheme and shall be treated as official point of Acceptance.

b. Clearing Members of registered Stock Exchanges and Depository participants of registered Depositories will also be considered as official point of Acceptance of CRMF. However, Depository participants will be permitted to process only redemption requests of units held in demat form.

4. Clearing members and depository participants shall be required to comply with conditions stipulated in Para 16.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for stock broker's viz. AMFI / NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.
5. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE / NSDL /CDSL and Canara Robeco Mutual Fund to participate in this facility.
6. Cut off timing for purchase / redemption of units Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.
7. CRMF will not send account statement to unitholders holding units in demat mode. The statement provided by the Depository Participant will be equivalent to account statement.
8. For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the demat account of the investor.
9. For any grievances with respect to transactions in BSE StAR MF, the investors / unitholders should approach the Stock Broker or the investor grievances cell of the stock exchange.
10. This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions as may be prescribed by SEBI / BSE from time to time. The operating guidelines are available at BSE website viz., www.bseindia.com

II. Switch facility is available under all schemes of CRMF which are transacted through BSE Star MF platform of Bombay Stock Exchange Limited ("BSE").

C. Transaction through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE")

In addition to the existing modes for transactions in the units of the Regular Plan of the scheme, investors can transact through Mutual Fund Service System (MFSS) platform of National Stock Exchange of India Limited (NSE). The Salient features of the facility are as follows:

1. Transaction for this purpose shall include 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. for Schemes other than Liquid and between 9.00 a.m. to 2.00 p.m. for Liquid Scheme, or such other time as may be decided from time to time by the Stock Exchange.
3. Official Point of Acceptance

I. All trading members of NSE who are registered with Association of Mutual Funds in India ("AMFI") as Mutual Fund Advisors and empanelled with Canara Robeco Mutual Fund shall be eligible to offer purchase and redemption of units to the investors of the scheme and shall be treated as official point of Acceptance.

II. Clearing Members of registered Stock Exchanges and Depository participants of registered Depositories will also be considered as official point of Acceptance of Canara Robeco Mutual Fund ("CRMF").

4. Clearing members and depository participants shall be required to comply with conditions stipulated in Para 16.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 for stock broker's viz. AMFI /NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund.
5. Investors will be required to comply with Know Your Customer ("KYC") norms as prescribed by NSE/NSDL/CDSL and Canara Robeco Mutual Fund to participate in this facility.
6. Cut off timing for purchase / redemption of units:

Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI from time to time on uniform cut-off time for applicability of NAV.

7. CRMF will not send account statement to unit holders holding units in demat mode. The statement provided by the Depository Participant will be equivalent to account statement.
8. For all the transactions done through the platform separate folio number will be allotted and the bank account, address, nomination details, etc. shall be same as per the Demat account of the investor.
9. For any grievances with respect to transactions in MFSS, the investors / unit holders should approach the Stock Broker or the investor grievances cell of the stock exchange.
10. This facility of transacting in the scheme through stock exchange infrastructure is available subject to such limits, regulations, operating guidelines, terms and conditions as may be prescribed by SEBI / NSE from time to time. The operating guidelines are available at NSE website viz.www.nseindia.com.

D. Transaction through MF utilities India Private Limited:

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

Accordingly, all financial and non-financial transactions pertaining to Schemes of Canara Robeco Mutual Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ("POS") of MFUI 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

VI. Transactions executed through Channel Distributors:

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

VII. Online transactions through the website:

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

VIII. Online Transactions through KFintech:

a. Transactions through KFintech MFS website:

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

b. Transactions through Electronic platform of KFin Technologies Limited:

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

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

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

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual Fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future.

With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Canara Robeco Mutual Fund has designated MFCentral as one of its Official point of acceptance (DISC - Designated investor Service Centre) w.e.f. 23rd September 2021.

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the Designated Investor Service Centres or collection centres of Kfintech or CAMS

X. Transactions through KBOLT GO Mobile Application:

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

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

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

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

Unitholders are requested to note that Canara Robeco Mutual Fund ("CRMF") has decided to launch the facility of online transactions through "Canara Robeco MF Investor App" (hereinafter referred to as the "CRMF Investor Mobile Application"), an electronic platform provided by Canara Robeco Asset Management Company Ltd (CRAMC). The above facility is available for all schemes of the Canara Robeco Mutual Fund with effect from 30th May, 2022. The CRMF Investor Mobile Application will be considered as Official Points of Acceptance of Transactions ("OPAT") of the CRAMC.

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

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

for the time being in force.

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

XII. One Time Bank Mandate (OTBM) Facility:

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

XIII. Transfer of Income Distribution cum Capital Withdrawal Plan:

An investor applying for this facility can opt to automatically invest the 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 this Facility would be subject to minimum investment requirement, as applicable from time to time, of the scheme to which dividend is being transferred.

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

Cash Investments in Mutual Funds

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

1. Compliance with Prevention of Money Laundering Act,2002 and Rules framed there under; the SEBI Circular(s)on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and
2. Sufficient systems and procedures in place However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.
3. The Fund/ AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors

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

Transaction Charges

In accordance with the terms of the SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, SEBI has allowed Asset Management Companies (AMCs) to deduct transaction charges per subscription of Rs. 10,000/- and above.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. As per SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

Accordingly, the Fund shall deduct Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through a distributor (who have specifically "opted in" to receive the transaction charges) as under:

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charges of Rs. 150/- for subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor of the first time investor and the balance amount shall be invested in the relevant scheme opted by the investor.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charges of Rs. 100/- per subscription of Rs. 10,000/- and above will be deducted from the subscription amount and paid to the distributor of the investor and the balance amount shall be invested in the relevant scheme opted by the investor.

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

(iii) Transaction charges shall not be deducted for:

(a) purchases /subscriptions for an amount less than Rs. 10,000/-;

(b) transaction other than purchases/ subscriptions relating to new inflows such as Switch

(c) Purchases /subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor) transactions carried out through the stock exchange mode.

How to apply

This section must be read in conjunction with Statement of Additional Information Fund (herewith referred as "SAI").

- Investor has to be KYC complaint while investing, in case the investor is not KYC complaint, he/she may fill The KYC form and submit the documents as mentioned in the form and submit along with the Investment application form. KYC is mandatory for making investment in mutual funds schemes irrespective of the amount, for details please refer to SAI.
- Investors should mandatorily use the Application Forms, Transactions Request, Systematic Investment plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) forms included in the KIM and other standard forms available at our Investor Service Centers/ www.canararobeco.com.com, for any financial/non-financial transactions. Any transactions received in any non-standard forms are liable to be rejected.
- SEBI has made it mandatory to fill up the details of their bank account numbers on the application form. This will protect the interest of the Unit holders from fraudulent encashment of payments,
- SEBI has also made it mandatory for investors to mention their Permanent Account Number (PAN) transacting in the units of Canara Robeco Mutual Fund, irrespective of the amount of transaction. Further linking the PAN with Aadhaar on income tax website is also essential.
- The application (both direct application and application routed through Distributor) should be complete in all respects along with the cheque / pay order / demand draft / other payment instruction should be submitted at the Investor Service Center, Official Point of Acceptance of Transaction, at the registered and corporate office of the AMC and the office of the Registrar during their Business Hours on their respective Business Day. No outstation cheques or stock invests will be accepted. Currently, the option to invest in the Scheme through payment mode as Cash is not available. The Trustees reserves the right to change/modify above provisions at a later date.
- Investors may execute transactions online through the official website www.canararobeco.com, Stock Exchange Mechanism and 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.

Please refer to the SAI and Application form for the detailed instructions.

Restrictions, if any, on the right to freely retain or dispose of units being offered.

SUSPENSION OF SALE / REDEMPTION OF UNITS

Further, the Mutual Fund at its sole discretion reserves the right to suspend sale and Redemption of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and Redemption of Units either temporarily or indefinitely will be with the approval of the Trustees:

1. When one or more stock exchanges or markets (including bullion markets, forex markets which provide for valuation), are closed otherwise than for ordinary holidays.
2. When, as a result of political, economic or monetary events or any Circumstances outside the control of the Trustees and the AMC or circumstances which are detrimental to the interest of the unit holders.
3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.
4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.
5. In case of natural calamities, strikes, riots and bandhs etc.
6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.
7. During the period of Book Closure.
8. If so directed by SEBI.

The AMC reserves the right in its sole discretion to withdraw the facility of Sale of Units of the Scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.

Suspension or restriction of Redemption facility shall be made applicable only after the approval of the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.

Right To Limit Redemptions

Subject to complying with the requirements as stated in the SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated 31st May, 2016 the following requirements shall be observed before imposing restriction on redemptions.

The AMC with the specific approval of Board of Trustees and Directors under immediate intimation to SEBI, may impose restriction to the redemptions of units of the scheme when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as Liquidity issues, Market failures, exchange closures, Operational issues like force majeure, technical failures etc.

Such restrictions will not exceed 10 working days in a period of 90 days. No redemption requests up to INR 2 lakh will be subject to any restrictions. Where redemption requests are above INR 2 lakh, AMC will redeem the first INR 2 lakh without restrictions and remaining part over and above INR 2 lakh will be subject to the following restrictions.

The AMC may restrict the maximum number of units that may be redeemed from a scheme/option on a business day to 5% of the total number of Units then in issue under the Scheme and option(s) thereof (or such higher percentage as the AMC may decide in any particular case) excluding the units that will be redeemed as per regulations without restrictions as above.

Where can you submit the filled up

Application can be submitted at any Official Points of Acceptance. Please see the list of official point of acceptance given at the end of the SID.

applications.

Foreign Account Tax Compliance

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

Bank Account Details

In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations has made it mandatory for investors to mention in their Application /Redemption request, their bank name and account number.

The normal processing time may not be applicable in situations where such details are not provided by Investors / Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit.

PROCEDURE FOR CHANGE/UPDATION OF BANK DETAILS

1. Investors should submit duly filled "Change of Bank Mandate form" at any of the official point of acceptance of transaction of CRMF.
2. The investors have to submit, in original, any one of the following documents of the new bank account:

a. Cancelled original cheque of the new bank mandate with first unit holder name and bank account number printed on the face of the cheque.

b. Self attested copy of bank statement.

c. Bank passbook with current entries not older than 3 months.

d. Bank Letter duly signed by branch manager/authorized personnel.

3. Investors are also required to submit in original any one of the following document of the existing bank account:

a. Cancelled original cheque with first unit holder name and bank account number printed on the face of the cheque.

b. Bank account statement/Pass book.

c. Bank letter on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager/authorized personnel.

d. In case such bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account.

4. If photocopies of the above stated documents are submitted, investor must produce the original for verification at the official point of acceptance of transaction. The original shall be returned to the investor over the counter upon verification. Kindly note that the photocopies submitted should be attested in original by the Branch Manager or Authorised personnel of the Bank.
5. There shall be a cooling period of 10 calendar days for validation and registration of new bank account. In case of receipt of redemption request during this cooling period, the validation of new Bank mandate and dispatch of redemption proceeds shall be completed within 10 working days.
6. In case, the request for change in bank mandate is invalid/incomplete/dissatisfactory in respect of signature mismatch/document insufficiency/not complying with any requirement as stated above, the request for such change will not be processed and redemption/IDCW proceeds, if any, will be processed in the last registered Bank account.

MULTIPLE BANK ACCOUNTS REGISTRATION FACILITY

The investors have the option to register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents. The option will be registered in a folio/account at the folio level only. This facility is available at AMC level.

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. This facility can be availed by using a designated "Multiple Bank Accounts Registration Form¨ available at Investor Service Centers or on our website www.canararobeco.com.

In case of first-time investors, the bank account mentioned on the purchase application form, will be treated as default bank account till a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account is submitted by such investor. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription.

The default bank account will be used for all IDCW and redemptions payouts unless Unit holder(s) specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. Where Unit holder(s) do not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.

New bank accounts can only be registered using the designated "Multiple Bank Accounts Registration Form¨. If Unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption/ IDCW payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/ IDCW proceeds, or the Mutual Fund withhold the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.

Any request without the necessary documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previously registered details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried based on the previously registered details.

Investors are requested to note the following with respect to the Multiple Bank Registration Facility:

1. Bank registration/deletion request from Unit holder(s) will be accepted and processed only if all the details and necessary documents are attached. The request is liable to be rejected if it is not filled completely and in case of any ambiguous/incorrect/incomplete information.
2. The first/sole Unit holder in the folio should be amongst any one of the bank account holders. Unit holder(s) cannot provide the bank account(s) of any other person or where the first/sole Unit holder is not an account holder in the bank account provided.
3. Unit holder(s) need to attach any one of the following mandatory documents in original, in respect of each bank account for registering the bank accounts, failing which the particular bank account will not be registered. This will help in verification of the account details and register them accurately.

- Cancelled cheque with name and account number pre-printed
- Bank Statement
- Certified Copy of Pass book
- Cancelled cheque of existing default bank registered in the folio with name and account number pre-printed

a. If the document is not in original, the copy should be certified by the bank or the original document should be produced for verification at the offices of CRAMC

b. All documents submitted should clearly evidence the bank name, account number and name of all bank account holders.

4. While registering multiple bank accounts, the Unit holder(s) has to specify any one bank account as the Default Bank Account. If the Default Bank Account is not specified, the Mutual Fund reserves the right to designate any of the bank accounts as Default Bank Account. Default Bank Account will be used for all IDCW payouts and redemption payouts under circumstances mentioned below.

a. No other registered bank account is specified in the specific redemption request for receiving redemption proceeds.

b. A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds.

c. Maturity proceeds of investments in Fixed Maturity Plans (i.e. FMPs).

5. Investors can change the default bank account by submitting the Bank Account Registration Form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account at it's discretion.

Suspension of Sale/ Redemption of Units

The Mutual Fund at its sole discretion reserves the right to suspend sale and Redemption of Units in the Scheme temporarily or indefinitely when any of the following conditions exist. However, the suspension of sale and Redemption of Units either temporarily or indefinitely will be with the approval of the Trustees:

1. When one or more stock exchanges or markets (including bullion markets, forex markets which provide for valuation), are closed otherwise than for ordinary holidays.
2. When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustees and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders.
3. In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.
4. During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.
5. In case of natural calamities, strikes, riots and bandhs etc.
6. In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.
7. During the period of Book Closure.
8. If so directed by SEBI.

The AMC reserves the right in its sole discretion to withdraw the facility of Sale of Units of the Scheme, temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme.

Suspension or restriction of Redemption facility shall be made applicable only after the approval of the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

Further, Trading on stock exchanges may be halted (temporarily or indefinitely) because of market conditions or for reasons, that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable.

Right to Limit Redemptions:

Subject to complying with the requirements as stated in the SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated 31st May, 2016 the following requirements shall be observed before imposing restriction on redemptions.

The AMC with the specific approval of Board of Trustees and Directors under immediate intimation to SEBI, may impose restriction to the redemptions of units of the scheme when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as Liquidity issues, Market failures, exchange closures, Operational issues like force majeure, technical failures etc.

Such restrictions will not exceed 10 working days in a period of 90 days. No redemption requests up to INR 2 lakh will be subject to any restrictions. Where redemption requests are above INR 2 lakh, AMC will redeem the first INR 2 lakh without restrictions and remaining part over and above INR 2 lakh will be subject to the following restrictions.

The AMC may restrict the maximum number of units that may be redeemed from a scheme/options on a business day to 5% of the total number of Units then in issue under the Scheme and option(s) thereof (or such higher percentage as the AMC may decide in any particular case) excluding the units that will be redeemed as per regulations without restrictions as above.

Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors, (this is the price you need to pay for purchase/switch-in) ⊠ At the applicable NAV

Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors, (this is the price you will receive for redemptions/switch outs) ⊠ At the applicable NAV subject to prevailing exit load.

Example: If the applicable NAV is Rs. 10, exit load is 1% then redemption price will be: Rs. 10* (1-0.01) = Rs. 9.90 At the applicable NAV subject to prevailing exit load

Redemption

The redemption proceeds shall be dispatched to the unitholders within 10 business days from the date of receipt of redemption application, complete/in good order in all respects.

How to Redeem

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

Procedure for payment of redemption

1. Resident Unitholders

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

2. **Non-Resident Unitholders**

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

In the case of NRIs:

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

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

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

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

Effect of Redemption:

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

Redemption by investors transacting through the Stock Exchange Mechanism:

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

Redemption by investors who hold Units in dematerialized form

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

Delay in payment of redemption /repurchase proceeds

The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 10 Business Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unitholders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the Segregated Portfolio Creation Process & Procedure (Para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023,).

DEFINITIONS

The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme.

The term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio.

The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.

PROCESS & PROCEDURE

AMC may create segregated portfolio in a mutual fund scheme subject to the following:

1. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

a) Downgrade of a debt or money market instrument to 'below investment grade', or

b) Subsequent downgrades of the said instruments from 'below investment grade', or

c) Similar such downgrades of a loan rating.

2. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed at paragraph C-1 and implemented at the ISIN level.

3. SEBI vide its circular dated 7th November 2019 has also permitted creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following:

a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. 'Actual default' by the issuer of such instruments shall be considered for creation of segregated portfolio.

b. AMC shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, AMC may segregate the portfolio of debt or money market instruments of the said issuer as per the procedure mentioned below.

4. Creation of segregated portfolio shall be optional and at the discretion of the AMC. It will be created only if the Scheme Information Document (SID) of the scheme has provisions for segregated portfolio with adequate disclosures.

Process for creation of segregated portfolio

a. AMC shall decide on creation of segregated portfolio on the day of credit event. Once an AMC decides to segregate portfolio, it shall

i. seek approval of Trustees prior to creation of the segregated portfolio.

ii. immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. The mutual fund should also disclose that the segregation shall be subject to Trustees approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.

iii. ensure that till the time the Trustees approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

b. Once Trustees approval is received by the AMC,

i. Segregated portfolio shall be effective from the day of credit event

ii. AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.

iii. An e-mail or SMS should be sent to all unit holders of the concerned scheme.

iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.

v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.

vi. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.

c. If the Trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.

Valuation and processing of subscriptions and redemptions

a. Notwithstanding the decision to segregate the debt and money market instrument, the valuation should take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.

b. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:

i. Upon Trustees' approval to create a segregated portfolio -

- Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
- Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.

ii. In case Trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosure Requirements

In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:

a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.

b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.

c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.

d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.

e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.

f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.

g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

TER for the Segregated Portfolio

a. AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.

b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.

d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Monitoring by Trustees

a. In order to ensure timely recovery of investments of the segregated portfolio, Trustees shall ensure that:

1. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.

2. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.

3. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every Trustees meeting till the investments are fully recovered/ written-off.

4. The Trustees shall monitor the compliance of this circular and disclose in the half-yearly Trustees reports filed with SEBI, the compliance in respect of every segregated portfolio created.

b. In order to avoid mis-use of segregated portfolio, Trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

Illustration of Segregated Portfolio:

For the purpose of illustration we are considering a portfolio of scheme with only growth plan with outstanding units of 10,000. One of the investments - 23700 units of 8.04% E Ltd NCD (MD 27/01/2022) valued at 91.5571 per unit suffered a credit event on 4th June 2019 as its ratings changed from A- to C. This security was marked down by 55% and is to be valued at 41.2007 per unit. The following workings illustrates the segregated portfolio creation and the effect on the NAV.

Portfolio Date: 04-June-19

Downgrade Event Date: 04-June-19

Downgrade Security: 8.04% E Ltd NCD (MD 27/01/2022) from A- to C

Valuation Marked Down: 55%

No. of units outstanding in a scheme 10,000 units, amounting to (10,000*1181.85) Rs.118.18 lakhs

Portfolio before Segregated portfolio creation

Security	Rating	Type of the security	Qty	Price Per Unit	Market Value (in Lakhs)
7.14% A Ltd NCD (MD 09/12/2021)	CRISIL AAA	NCD	25,000	98.0144	24.5
8.02% B Ltd NCD (MD 22/05/2022)	CRISIL AAA	NCD	24,000	100.9817	24.24
8.53% C Ltd NCD Ser C(MD 03/07/20)	ICRA AA	NCD	21,300	98.3226	20.94
D Ltd CP (MD 27/02/2020)	CRISIL A1+	CP	25,000	94.9606	23.74
8.04% E Ltd NCD (MD 27/01/2022)	CARE C*	NCD	23,700	41.2007	9.76
Cash & Cash equivalent					15
Net Assets (in lakhs)					118.18
Unit capital (no. of units)					10,000.00
NAV per unit (Rs)					1,181.85

*We have marked down the security (8.04% E Ltd NCD (MD 27/01/2022)) by 55% as it was downgraded to C from A-. Before marked down, the security was valued at Rs. 91.5571 per unit.

Main Portfolio as of 04-06-2019 (after segregation)

Security	Rating	Type of the security	Qty	Price Per Unit	Market Value (in Lakhs)
7.14% A Ltd NCD (MD 09/12/2021)	CRISIL AAA	NCD	25,000	98.0144	24.5
8.02% B Ltd NCD (MD 22/05/2022)	CRISIL AAA	NCD	24,000	100.9817	24.24
8.53% C Ltd NCD Ser C(MD 03/07/20)	ICRA AA	NCD	21,300	98.3226	20.94
D Ltd CP (MD 27/02/2020)	CRISIL A1+	CP	25,000	94.9606	23.74
Cash & Cash equivalent					15
Net Assets (in lakhs)					108.42
Unit capital (no. of units)					10,000.00
NAV per unit (Rs)					1,084.20

Security 8.04% E Ltd NCD (MD 27/01/2022) was segregated into a separate portfolio.

Segregated Portfolio as of 04-06-2019

Security	Rating	Type of the security	Qty	Price Per Unit	Market Value (in Lakhs)
8.04% E Ltd NCD (MD 27/01/2022)	CARE C*	NCD	23,700	41.2007	9.76
Net Assets (in lakhs)					9.76
Unit capital (no. of units)					10,000.00
NAV per unit (Rs)					97.65

Total Portfolio value after creation of segregated portfolio

	Main portfolio	Segregated portfolio	Total value (in lakhs)
No. of units	10,000	10,000	-
NAV per unit	1084.20	97.65	1181.85
Total value (in lakhs)	108.42	9.77	118.19

Know Your Customer ("KYC"): The need to 'Know Your Customer' is vital for the prevention of money laundering. The Trustees / AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose.

The Trustees / AMC shall have absolute discretion to reject any application, or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the 'Know Your Customer' or the Trustees / AMC believes that the transaction is suspicious in nature as regards money laundering. In this behalf the Trustees / AMC reserves the right to reject any application and / or effect a mandatory Redemption of Units allotted to the Unit holder.

If after due diligence, the Trustees / AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules / guidelines issued thereunder by SEBI and / or the RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules / guidelines issued thereunder by SEBI and / or RBI without obtaining the prior approval of the Investor / Unit holder / any other person.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the "SEBI Regulations", the following investment and other limitations are presently applicable to the Scheme, as the case maybe:

1. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and tri-party repo on Government securities or treasury bills.

Provided further that investment within such limit can be made in mortgaged backed securitized debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the SEBI from time to time.

2. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time;

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the SEBI from time to time;

Provided, further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the SEBI from time to time. As per these norms, investments in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall not exceed 5% of net assets of the Scheme.

Further, the Scheme shall comply with provisions of SEBI Circular No. SEBI/HO/IMD/DF2/ CIR/P/ 2019/104 dated October 1, 2019 and circular no. SEBI/HO/IMD/DF2/CIR/P/2020/75 dated April 28, 2020 regarding investment in Debt and Money Market Instruments, as amended from time to time, to the extent applicable to the Scheme.

3. The Mutual Fund under all its Scheme(s) will not own more than 10% of any Company's paid up capital carrying voting rights.

Provided that the Sponsor of the Fund, its associate or group company including the asset management company of the Fund, through the Scheme(s) of the Fund or otherwise, individually or collectively, directly or indirectly, shall not have 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund.

Provided that in the event of a merger, acquisition, scheme of arrangement or any other arrangement involving the sponsors of the mutual funds, shareholders of the asset management companies or trustee companies, their associates or group companies which results in the incidental acquisition of shares, voting rights or representation on the board of the asset management companies or trustee companies beyond the above specified limit, such exposure may be rebalanced within a period of one year of coming into force of such an arrangement.

4. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if, -

a) Such transfers are done at the prevailing market price for quoted instruments on spot basis. [Explanation - "spot basis" shall have same meaning as specified by stock exchange for spot transactions.]

b) The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

c) Inter Scheme Transfers are effected in accordance with the guidelines specified by SEBI circular No. SEBI/HO/ IMD/DF4/CIR/P/2020/202 dated October 08, 2020 as amended from time to time.

5. Investment in other Schemes: The investment by the Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1) read with Clause 4 of the VII Schedule to the SEBI (Mutual Funds) Regulations, 1996 according to which:

a) The Scheme may invest in another scheme under the same asset management company or in any other mutual fund without charging any fees, provided the aggregate inter scheme investments made by all the schemes under the same management or in schemes under the management of any other AMC shall not exceed 5% of NAV of the mutual fund.

b) The Scheme shall not make any investment in any fund of fund scheme.

6. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities;

Provided that a mutual fund may engage in short selling of securities in accordance with the frame work relating to short selling and securities lending and borrowing specified by the SEBI;

Provided further that the mutual fund may enter into derivatives transactions in a recognized stock exchange, in accordance with the guidelines issued by the SEBI;

Provided further that the sale of government securities already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

7. The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned Scheme, wherever investments are intended to be of long term nature.

8. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the SEBI:

a) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.

b) Such short-term deposits shall be held in the name of the Scheme.

c) The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.

d) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

e) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

f) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. The aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

g) AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

9. The Scheme shall not make any investment in:

a) Any unlisted security of an associate or group company of the sponsor; or

b) Any security issued by way of private placement by an associate or group company of the sponsor; or

c) The listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

10. No scheme of a mutual fund shall make any investment in any fund of funds scheme.

11. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.

12. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

13. A mutual fund may invest in the units of REITs and InvITs subject to the following:

a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and

b) A mutual fund scheme shall not invest –

i. more than 10% of its NAV in the units of REIT and InvIT; and

ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

14. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialized form. The investment within the limit can be made in mortgaged backed securitized debts which are not rated below the investment grade by credit rating agency registered with SEBI.

15. The Scheme shall not advance any loan for any purpose.

16. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of redemption of units or payment of interest and IDCW to the unit holders, provided that the fund shall not borrow more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.

17. The cumulative gross exposure through equity/equity related instruments, debt and derivative position shall not exceed 100% of the net assets of the scheme/s and the total exposure to option premium paid shall not exceed 20% of the net assets of the Scheme/s. Other provisions as contained in SEBI circular no CIR/MFD/DF/11/2010 dated 18th August 2010 shall also be complied with.

18. As per SEBI Circular SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021 no Mutual Fund under all its schemes shall own more than 10% of instruments issued by a single issuer in debt instruments with special features such as subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption (“hereinafter referred to as “Instruments having Special Features”). Further, a Mutual Fund scheme shall not invest -

a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and

b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.

The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.

All investment restrictions stated above shall be applicable at the time of making investment.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The Trustees of the Mutual Fund may alter these limitations / objectives from time to time to the extent the SEBI Regulations change so as to permit the Scheme to make its investments in the full spectrum of permitted investments for the mutual fund in order to achieve its investment objectives. All investments of the Scheme will be made in accordance with the SEBI Regulations, including Seventh Schedule thereof.

AMC’s investments in the Scheme

The AMC may invest in the scheme, such amount, as they deem appropriate. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 24(3) of the SEBI (MF) Regulations, 1996 which states that:

“The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the offer document, provided that the asset management company shall not be entitled to charge any fees on its investment in the scheme.”

Further in terms of SEBI (Mutual Funds) (Second Amendment) Regulations, 2021 dated August 5, 2021 and as per Regulation 25, sub-regulation 16A of SEBI (Mutual Funds) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time.

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

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

Canara Robeco Infrastructure

Category/Type: Thematic - Infrastructure - An open-ended equity scheme following infrastructure theme

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and equity related instruments of companies in the Infrastructure sector including derivatives of such companies - (Risk- High)	80%	100%
Debt and Money Market instruments - (Risk- Low to Medium)	0%	20%
Reits/Invits- 0% 10% (Risk- Medium to High)	0%	10%

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

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

Benchmark Index:
S&P BSE India Infrastructure TRI

Fund Manager:
Mr. Vishal Mishra/
Mr. Shridatta Bhandwaldar

Entry Load: Nil**
Exit Load:
1% - if redeemed/switched out within 1 year from the date of allotment.
Nil - if redeemed/switched out after 1 year from the date of allotment.

Monthend AUM# : 363.61 Crores
Monthly AVG AUM# : 356.48 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 2.48% Direct Plan : 1.17%

Canara Robeco Flexi Cap Fund

Category/Type: Flexi Cap Fund - An openended equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: To generate capital appreciation by investing in equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be realized.

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and equity related instruments - (Risk - High)	65%	100%
Debt and moneymarket instruments - (Risk- Low to medium)	0%	35%
Reits/Invits- (Risk- Medium to High)	0%	10%

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

Minimum Investment:
₹ 500 and in multiples of ₹ 1 thereafter.
Subsequent purchases: Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter.
SIP: For Any date/monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.
For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
STP: For Daily/Weekly/Monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.
For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
SWP: For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.
For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

Benchmark Index:
S&P BSE 500 TRI

Fund Manager:
Mr. Shridatta Bhandwaldar

Entry Load: Nil**
Exit Load: Nil
1% - if redeemed/switched out within 1 year from the date of allotment.
Nil - if redeemed/switched out after 1 year from the date of allotment.

Monthend AUM# : 10,307.83 Crores
Monthly AVG AUM# : 10,352.62 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 1.72% Direct Plan : 0.53%

Canara Robeco Emerging Equities

Category/Type: Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Large Cap equity and equity related instruments* - (Risk- High)	35%	65%
Mid Cap equity and equity related instruments* - (Risk- High)	35%	65%
Other equity and equity related instruments, debt and money market instruments - (Risk- Low to Medium)	0%	30%
Reits/Invits- (Risk- Medium to High)	0%	10%

*As defined by Para 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, as amended from time to time. (Currently it defines Large Cap Companies as those which are ranked from 1 to 100 and Mid Cap Companies as those which are ranked from 101 to 250 based on their full market capitalization.)

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

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

Benchmark Index:
NIFTY Large Midcap 250 TRI

Fund Manager:
Mr. Amit Nadekar
Mr. Shridatta Bhandwaldar

Entry Load: Nil**
Exit Load:
1% - if redeemed/switched out within 1 year from the date of allotment.
Nil - if redeemed/switched out after 1 year from the date of allotment.

Monthend AUM# : 18,063.42 Crores
Monthly AVG AUM# : 18,212.72 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 1.65% Direct Plan : 0.58%

Canara Robeco Blue Chip Equity Fund

Category/Type: Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Large Cap equity and equity related instruments* - (Risk- High)	80%	100%
Other Equity and equity related instruments - (Risk- Low)	0%	20%
Debt and Money Market Instruments - (Risk- Low to Medium)	0%	20%
Reits/Invits- (Risk- Medium to High)	0%	10%

*As defined by Para 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, and as amended from time to time (currently it defines Large Cap Companies as those which are ranked from 1 to 100 based on their full market capitalization).

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

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

Benchmark Index:
S&P BSE 100 TRI

Fund Manager:
Mr. Shridatta Bhandwaldar /
Mr. Vishal Mishra

Entry Load: Nil**
Exit Load:
1% - if redeemed/switched out within 1 year from the date of allotment.
Nil - if redeemed/switched out after 1 year from the date of allotment.

Monthend AUM# : 10,33 5.66 Crores
Monthly AVG AUM# : 1 0 ,35 2.27 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 1.71% Direct Plan : 0.45%

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

Canara Robeco Equity Tax Saver Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and equity related instruments - (Risk- High)	80%	100%
Money Market instruments- (Risk- Low)	0%	20%

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

Minimum Investment:
₹ 500 and in multiples of ₹ 1 thereafter.
Subsequent purchases: Minimum amount of ₹ 500 and multiples of ₹ 1 thereafter
SIP: For Any date/monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.
For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
STP: For Daily/Weekly/Monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter.
For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.
SWP: For monthly frequency - ₹ 500 and in multiples of ₹ 1 thereafter
For quarterly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

Benchmark Index: S&P BSE 500 Index TRI

Fund Manager:
Mr. Vishal Mishra/
Mr. Shridatta Bhandwaldar

Entry Load: Nil**
Exit Load: Nil

Monthend AUM# : 6,139.98 Crores
Monthly AVG AUM# : 6,149.77 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 1.74% Direct Plan : 0.55%

Canara Robeco Small Cap Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and Equity-related Instruments of Smallcap companies* (High)	65%	100%
Equity and Equity-related Instruments of companies other than Smallcap companies (High)	0%	35%
Debt and Money Market Instruments (Low to Medium)	0%	35%
Units issued by REITs and InvITs (Medium to High)	0%	10%

*Investment universe of "Small Cap": The investment universe of "Small Cap" shall comprise companies as defined by SEBI from time to time. In terms of Para 2.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the universe of "Small Cap" shall consist of 251st company onwards in terms of full market capitalization

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

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

Benchmark Index: Nifty Smallcap 250 Index TRI

Fund Manager:
Mr. Ajay Khandelwal /
Mr. Shridatta Bhandwaldar

Entry Load: Nil**
Exit Load:
In respect of each purchase / switch-in of units,1% - if Units are redeemed / switchedout within 1 year from the date of allotment.
Nil – if redeemed / switched out after 1 year from the date of allotment.

Monthend AUM# : 7,821.22 Crores
Monthly AVG AUM# : 7,746.52 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 1.73% Direct Plan :0.41%

Canara Robeco Focused Equity Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and Equity – related Instruments* (Risk Medium to High)	65%	100%
Debt and Money Market Instruments (Risk Low to Medium)	0%	35%
Units issued by REITs and InviTs (Risk Medium to High)	0%	10%
Units of MF schemes (Risk Medium to High)	0%	5%
Equity Exchange Traded Funds (Risk Medium toHigh)	0%	10%

*Subject to overall limit of 30 stocks

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

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

Benchmark Index: S&P BSE 500 TRI

Fund Manager:
Mr. Shridatta Bhandwaldar/
Mr. Amit Kadam (Assistant Fund Manager)

Entry Load: Nil**
Exit Load:
1% - if Units are redeemed / switched-out within 365 days from the date of allotment.
Nil – if redeemed / switched out after 365 days from the date of allotment.

Monthend AUM# : 1,952.87 Crores
Monthly AVG AUM# : 1,965.12 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 2.02% Direct Plan : 0.49%

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

Canara Robeco Consumer Trends Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and equity related instruments of companies which directly or indirectly benefit from the growing consumer demand in India - (Risk- High)	80%	100%
Other Equity and equity related instruments - (Risk- High)	0%	20%
Debt and Money Market instruments - (Risk- Medium to Low)	0%	20%
Reits/Invits- (Risk-Medium to High)	0%	10%

Plans/Options:

Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

Minimum Investment:

₹ 5000 and in multiples of ₹ 1 thereafter.

Subsequent purchases: Minimum amount of ₹ 1000 and multiples of ₹ 1 thereafter.

SIP: For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

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

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

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

SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

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

Benchmark Index: S&P BSE 100 TRI

Fund Manager:
Ms. Ennette Fernandes
Mr. Shridatta Bhandwaldar

Entry Load: Nil**

Exit Load:

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

Nil - if redeemed/switched out after 1 year from the date of allotment

Monthend AUM# : 1,174.96 Crores
Monthly AVG AUM# : 1,173.75 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 2.19% Direct Plan : 0.89%

Canara Robeco Value Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and Equity – related Instruments (Risk Medium to High)	65%	100%
Debt and Money Market Instruments (Risk Low to Medium)	0%	35%
Units issued by REITs and InviTs (Risk Medium to High)	0%	10%
Units of MF schemes (Risk Medium to High)	0%	5%
Equity Exchange Traded Funds (Risk Medium to High)	0%	10%

Plans/Options:

Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

Minimum Investment:

₹ 5000 and in multiples of ₹ 1 thereafter.

Subsequent purchases: ₹ 1000 and multiples of ₹ 1 thereafter.

SIP: For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

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

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

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

SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

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

Benchmark Index: S&P BSE 500 Index TRI

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

Entry Load: Nil**

Exit Load:

1% - If redeemed/switched out within 365 days from the date of allotment.

Nil - if redeemed/switched out after 365 days from the date of allotment

Monthend AUM# : 936.78 Crores
Monthly AVG AUM# : 939.60 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 2.21% Direct Plan : 0.66%

Canara Robeco Mid Cap Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and Equity-related Instruments of Midcap companies* (Risk Very High)	65%	100%
Equity and Equity-related Instruments of companies other than Midcap companies (Risk Very High)	0%	35%
Debt and Money Market Instruments (Risk Low to Medium)	0%	35%
Units issued by REITs and InvITs (Risk Medium to High)	0%	10%

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

Plans/Options:

Regular Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Regular Plan - Payout of Income Distribution cum Capital Withdrawal Option

Regular Plan - Growth Option

Direct Plan - Reinvestment of Income Distribution cum Capital Withdrawal Option

Direct Plan - Payout of Income Distribution cum Capital Withdrawal Option

Direct Plan - Growth Option

Minimum Investment:

₹ 5000 and in multiples of ₹ 1 thereafter.

Subsequent purchases: ₹ 1000 and multiples of ₹ 1 thereafter.

SIP: For Any date/monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter.

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

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

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

SWP: For monthly frequency - ₹ 1000 and in multiples of ₹ 1 thereafter

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

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

Fund Manager:
Mr. Ajay Khandelwal
Mr. Shridatta Bhandwaldar)

Entry Load: Nil**

Exit Load:

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

Nil - if redeemed/switched out after 365 days from the date of allotment

Monthend AUM# : 1,589.66 Crores
Monthly AVG AUM# : 1,574.46 Crores

Expense Ratio as on 29th Sept., 2023^
Regular Plan : 2.06% Direct Plan : 0.54%

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

Canara Robeco Multi Cap Fund

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

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

Asset Allocation

Instruments	% of Investible (Indicative) Funds	
	Min	Max
Equity and Equityrelated Instruments of which*: (Very High)	75%	100%
Large Cap Companies (Very High)	25%	50%
Midcap Companies (Very High)	25%	50%
Small Cap Companies (Very High)	25%	50%
Debt and Money Market Instruments (Low to Medium)	0%	25%
Units issued by REITs and InvITs (Very High)	0%	10%

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

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

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

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

Fund Manager:
Mr. Shridatta Bhandwaldar
Mr. Vishal Mishra

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

Monthend AUM# : 1,670.04 Crores
Monthly AVG AUM# : 1,646.41 Crores

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

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

Canara Robeco 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)

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

#By mentioning RIA Code, I/We authorise you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Canara Robeco Mutual Fund. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. **Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 28):** I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

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

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

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

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

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

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

Folio No. _____ Name of 1st Unit Holder* _____

The details in our records under the folio number mentioned will apply for this application. *Name should be as per the PAN

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

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

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

PAN Card Copy is mandatory for all the unit holders/Guardian/POA/UBO to be enclosed with Application Form
@ If the first/sole applicant is a Minor, then please provide details of Natural / Legal Guardian. **Refer instruction 12

UNIT HOLDER(S) INFORMATION [Refer Instruction 1]

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

DATE OF BIRTH* D D / M M / Y Y Y Y

*Date of Incorporation is mandatory for Non-Individual and Date of Birth is mandatory for Individuals and Minor

In case of Minor, please tick (✓) ☐ Father ☐ Mother ☐ Legal Guardian
(In case of Legal Guardian, submission of duly notarized court order is mandatory)

Mr. | Ms. | M/s. _____
*Name should be as per the PAN
Father/Mother's Name (Mandatory) _____

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 ☐	Sole Proprietorship ☐

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

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

   [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 of 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.

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

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

Application No.

CANARA ROBECO
Mutual Fund

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

_____

An application for purchase of _____ units of _____

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

Date ____/____/_____

Stamp, Signature & Date

NAME OF SECOND UNIT HOLDER*
Mr. | Ms. | M/s.
*Name should be as per the PAN
Father/Mother's Name (Mandatory)

DATE OF BIRTH* (Mandatory) D D / M M / Y Y Y Y

Occupation Please (✓) *Mandatory	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 ☐	Sole Proprietorship ☐

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

1. Gross Annual Income Details Please tick (✓) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ 25 Lacs - 1 Crore ☐ 1 Crore & above
   [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 of 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 UNIT HOLDER*
Mr. | Ms. | M/s.
*Name should be as per the PAN
Father/Mother's Name (Mandatory)

DATE OF BIRTH* (Mandatory) D D / M M / Y Y Y Y

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 ☐	Sole Proprietorship ☐

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

1. Gross Annual Income Details Please tick (✓) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ 25 Lacs - 1 Crore ☐ 1 Crore & above
   [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 of 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 if First Unit Holder is minor)*
Mr. | Ms. | M/s.
*Name should be as per the PAN
Father/Mother's Name (Mandatory)

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

DATE OF BIRTH* (Mandatory) D D / M M / Y Y Y Y

☐ Proof of DOB (Any one Mandatory) ☐ Birth Certificates ☐ School Certificates / Mark Sheet ☐ Passport ☐ 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 ☐	Sole Proprietorship ☐

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

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

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Payment Details	
					Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1	Canara Robeco Mid Cap Fund	Regular	☐ Growth ☐ Income Distribution cum Capital Withdrawal Option ☐ Reinvestment of Income Distribution cum Capital Withdrawal Option ☐ Payout of Income Distribution cum Capital Withdrawal Option			

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

POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of POA* Mr. | Ms. | M/s.
*Name should be as per the PAN

PAN KYC [Please (✓) (Mandatory)] ☐ Proof Attached
PAN card copy is mandatory to be enclosed with the Application Form.

Father/Mother's Name (Mandatory)

DATE OF BIRTH* (Mandatory) D D / M M / Y Y Y Y

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 ☐	Sole Proprietorship ☐

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

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

   [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 of 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 instruction no. 24)

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

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

The below information is required for all applicant(s)/guardian:
Address Type: ☐ Residential ☐ Business ☐ Registered Office (for address mentioned in Form/existing address appearing in Folio)
Do you have non-Indian Country[ies] of Birth / Citizenship / Nationality and Tax Residency? ☐ **Yes** ☐ **No** Please tick as applicable and if yes, provide the below mentioned information (mandatory)

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

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

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

Local Address of 1st Applicant

City State Pin Code

Tel Office Residence Mobile

E-mail* PLEASE USE BLOCK LETTERS

* The primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

Overseas Correspondence address (Mandatory for NRI/FII Applicant)

Please tick (✓) Mobile Number is of ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian (in case of a minor)

Please tick (✓) Email Id is of ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian (in case of a minor)

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 / IDCW 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/IDCW 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

SIP : Start Month ☐☐ Year ☐☐☐☐ End on Month ☐☐ Year ☐☐☐☐ Frequency Please (✓) ☐ Any Date ☐ Monthly ☐ Quarterly

*Mandate can be registered for a maximum period of 40 years from the date of application

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

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

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

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

Sr. No.	Scheme Name	Plan	Option	Amount Invested (₹)	Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number
1	Canara Robeco Mid Cap Fund	Regular	☐ Growth ☐ Income Distribution cum Capital Withdrawal Option ☐ Reinvestment of Income Distribution cum Capital Withdrawal Option ☐ Payout of Income Distribution cum Capital Withdrawal Option			

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

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

☐ 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 (as per PAN)*	Date of Birth*	Father/Mother's Name*	Address	Details of Identity such as PAN/Passport	% of ownership

Please enclose self attested copy of the PAN card of the UBO along with the Application Form
*Mandatory Details to be filled

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

☐ I/We _____ do hereby 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.

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

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)

Nomination Opt Out Declaration: I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my/ our mutual fund units held in my / our folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

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

*ALL Applicants must sign.

DECLARATION

To the trustees Canara Robeco Mutual Fund. I / We have read and understood the contents of the SAI, SID and Key Information Memorandum of the Scheme. I/We hereby apply to the Trustees of Canara Robeco Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We hereby declare that I/ We are authorised to make this investment in the above mentioned Scheme (s) and that the amount invested in the scheme (s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorise the Fund to disclose details of my/our account and all my/our transactions to the intermediately whose stamp appears on the application form. I also authorise the Fund to disclose details as necessary, to the Registrar & Transfer Agent, call centres, 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/judgement 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 authorisation of my/our transaction.

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

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

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

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

To be furnished by partnership firms

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

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

Name of the Partners _____ Signatures _____

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

We are falling under "**Non-Profit Organization**" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).	☐ Yes ☐ No
If yes, please quote Registration No. of Darpan portal of Niti Aayog	

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

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

Instructions for filling an application form

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

12. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Investors should note that it is mandatory for all purchases/switches/ registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore 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 urpose 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 distributors shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application/allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and/or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

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

13. NOMINATION DETAILS

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

As per the recent AMFI Circulars, a Unit Holder in the scheme may be all owed to nominate upto a maximum of three nominees. The nomination will be on a proportionate basis and 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 and they have to submit the duly filled and signed ''Declaration Form for Opting out of Nomination,'' failing which the form may be rejected at the discretion of the AMC/Fund. Nomination facility is not allowed in a folio held on behalf of a minor

14. Applications which are incomplete are liable to be rejected and the Trustees of Canara Robeco Mutual Fund shall not be responsible for any consequences thereof.
15. Where an Application is rejected in full or part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with refund cheques, if any, will be despatched by post at the applicant's sole risk.
16. First/Sole applicant, should fill in the particulars of their operative Bank Account which is mandatory and application without bank details is liable to be rejected. Further, AMC/ Mutual Fund also provides a facility to investors to register multiple bank accounts in the same folio. By registering multiple bank account, investor can use any of the registered bank account to receive redemption proceeds
17. Documents to be submitted:

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

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

    ii) For Companies:

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

    iii) For Partnership Firms: Copy of the Partnership Deed

    iv) For FPI/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 IDCW payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/NEFT System). Unit holders can check the list of banks participating in the RTGS/NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

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

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

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

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

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

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

    * available only in respect of IDCW payments.

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

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

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

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

21. Default Plan/Option

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

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/IDCW proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption.

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

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

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

29. Details of Beneficial Ownership:

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

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

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

30. FATCA & CRS Terms and Conditions

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

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

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

FATCA & CRS Instructions

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

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

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

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

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

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

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

Note:

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

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

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

31. Accompanying documents.

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

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

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

In case of Corporates or Non-Individual investor.
Note: IDCW - Income Distribution cum Capital Withdrawal Option.

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